DO'S & DONT'S

TIPS FOR A SMOOTH LOAN APPROVAL AND CLOSE

To avoid delays and ensure and effortless approval, loan process, and closing, follow some of these guidelines to keep your homebuying journey as smooth as possible.

HERE'S WHAT TO DO:

- Inform us on any changes in employment, income or assets
- Continue living at your current residence
- Continue making mortgage/rent payments
- Stay current on all existing accounts
- Advise us on upcoming vacations or business trips



& PLEASE DON'T:

- Make any major purchases with credit cards
- Apply for new credit or loans
- Make large deposits to your checking or savings
- Close or max out credit accounts
- Change bank accounts or transfer balances from one account to another
- Change your source of closing funds

SCOTT NADLER
VP of Lending | NMLS 3029
scott.nadler@ccm.com | (973) 769-8180

scotte.doesknow
Scott Nadler