

What *Not* to do Before Your Mortgage Funds

- ✓ Don't quit your current job or do anything to reduce your current income
- ✓ Don't change the status of your employment from full time to part time
- ✓ Don't neglect to disclose if you are on probation at work
- ✓ Don't forget to tell us if you are currently on maternity or parental leave or will be in the near future
- ✓ Don't forget to disclose if you are currently on short or long term disability
- ✓ Don't apply for new credit or loans including "don't pay for a year" account
- ✓ Don't close accounts that have zero balances
- ✓ Don't co-sign a loan or mortgage for anyone else
- ✓ Don't stop paying your bills (including your current mortgage)
- ✓ Don't spend any of your down payment or money set aside for closing costs on anything else
- ✓ Don't pack away documents that may be required to verify income or down payment
- ✓ Don't make large deposits to your bank account without supporting documentation
- ✓ Don't change anything on your transaction without notifying your Realtor and Mortgage Broker
- ✓ Most Importantly– keep us informed of anything that may affect your real estate transaction

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