

Dos and Don'ts of Homebuying



Dos:

1. Make sure your employment, asset and personal information is correct on your loan application.
2. Be prepared to account for non payroll deposits into each account you plan to use toward your transaction.
3. Respond to any requests from your loan officer promptly.
4. Continue to make all of your payments on time.



Don'ts:

1. Don't apply for any new credit or financing of any kind. Don't co-sign on a loan, either.
2. Don't have any inquiries made on your credit report.
3. Don't raise red flags to the underwriters—such as co-signing on another person's loan.
4. Don't make changes to your name, address, job or income.
5. Don't spend your closing costs.



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