



You're Just Beginning

Be Patient

Congratulations you've been prequalified.

My team and I are here to help your dream come true. During the process there are a few things that you the client need to be aware of so that the process goes smoothly.

Please don't jeopardize your mortgage loan application and approval with credit report changes.

You may not be aware of new laws protecting borrowers rights also gives the lender the right to check your credit at anytime during the loan process up until it the loan actually closes. Any recent changes to your credit report could affect your loan even after approved.

Make sure your loan gets approved.

DO NOT have ANYONE check or pull your credit including yourself.

DO NOT apply for any type of credit. Make sure you avoid all offers.

DO NOT move money between accounts with out talking to my team first.

DO NOT make any large unexplained deposits in your account during the process.

DO NOT use your current credit cards for ANY expense beyond usual and customary.

DO NOT close any current credit accounts.

DO NOT change your employment or give resignation letters until after your loan closes and is funded.

I know this is an exciting time but it is not the time to buy that new car or go buy new furniture. Please wait until after your loan gets approved and closes.

My team and I are committed to getting your loan approved and closed but we need your help to achieve this.

If you think something may arise that could change your current credit please call me right away at **239-470-6086**. The lender will verify your credit at anytime during the loan process up to the hour of closing.

Debbie Martin
Loan Originator
NMLS #1057755

HELP US HELP YOU