

7 STEPS TO A HAPPY CLOSING

Keep your loan closing on track with this guide and our team at your side!

1. Stay In Your Current Job

Prevent delays in verifying your employment and income by avoiding job changes during the mortgage process.

2. Stick With The Same Bank

Moving to a new bank restarts the verification process, so be sure to leave your money where it is until closing.

3. Only Deposit Pay Checks Or Gift Checks

Avoid making cash deposits into bank accounts, which can't be easily documented.

4. Save Big-Ticket Purchases For Later

Big purchases, like new furniture and appliances, can affect how much mortgage you qualify for. Hold off on these expenses until after closing.

5. Keep Current Credit Accounts Open

Closing a credit card reduces your total available credit, which could lower your credit score.

6. Ignore New Credit Offers

Applying for a new credit card or line of credit can ding your credit score.

7. Be Upfront About Your Financials

Please respond quickly to requests for more information about your finances. We value your privacy and will only ask for what's truly needed for your loan approval and on-time closing.

Contact Me To Learn More



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For educational purposes only. Not a commitment to lend. Borrower must meet qualification criteria. This information is meant as a guide to help streamline the loan process and should not be considered as requirements when buying a home. Because each borrower's individual situation and needs vary, please contact your loan officer before undertaking these and any other actions that may affect your loan transaction. Information as of 10/17/2024. 240023_FL