

WHEN LENDERS REVIEW YOUR APPLICATION, THEY LIKE TO SEE **CONSISTENCY** IN YOUR FINANCES

- 1. **DO NOT** MAKE MAJOR PURCHASES LIKE FURNITURE, APPLIANCES, JEWELRY, VEHICLES OR VACATIONS.
- 2.DON'T CHANGE OR QUIT YOUR JOB.
- 3. CONSULT WITH YOUR MORTGAGE PROFESSIONAL BEFORE WITHDRAWING, DEPOSITING OR MOVING LARGE AMOUNTS OF MONEY IN OR OUT OF YOUR BANK ACCOUNT.
- 4. <u>DO NOT</u> PAY OFF DEBTS OR COLLECTIONS (UNLESS INSTRUCTED TO DO SO BY A MORTGAGE PROFESSIONAL).
- 5. <u>AVOID</u> USING CASH FOR A GOOD FAITH DEPOSIT CASH IS DIFFICULT TO VERIFY AND COULD RESULT IN A CLOSING DELAY.
- **6. DON'T** HAVE YOUR CREDIT REPORT PULLED TOO MANY TIMES THIS CAN HURT YOUR CREDIT SCORE

CALL ME TODAY FOR A PREAPPROVAL!



KEEGAN DAVIS

mortgage broker NMLS 2351485 970.618.4110 keegan@mtghaus.com



KO MORTGAGE IS A DBA OF ZERO POINT MORTGAGE SERVICES - NMLS 1216108, (720) 298-8084. EQUAL HOUSING OPPORTUNITY. INFORMATION IS SUBJECT TO CHANGE. CERTAIN RESTRICTIONS APPLY. NOT AN OFFER TO EXTEND CREDIT, BORROWET SUBJECT TO MEETING LEDNER GUIDELINES.