

DO'S

- Promptly provide all documents requested by our team to speed up approval and processing.
- Make sure your employment, asset and personal information are correct on your loans application.
- Contact your insurance agent early in the process and inform them of your new home purchase.
- Be prepared to explain/document all non - payroll deposits into each account you intend to use towards your transaction.
- Respond to request for additional information from us as soon as possible.
- Continue to make all of your payments on time.

DON'TS

- Apply for new credit card of any kind.
- Do not finance anything during this process.
- Make large deposits into your bank account. Your down payment should be 'seasoned' - sitting in your bank account for at least 2 months.
- Do not have any inquiries made on your credit report.
- Raise red flags to the underwriters, like co-signing another's loan, change of name, or address.
- Make changes with your employment or income. Keep your job.
- Spend your down payment.



**CHAD
HAUSEMAN**

NMLS #26521

Owner | Loan Originator



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