

Buyer actions that enhance the mortgage experience:

- Call your Mortgage Loan Officer anytime that you have a question
- Continue working with your current employer and position
- Provide all documentation in its entirety
- Continue to use your credit as you normally would
- Be responsive and timely to all requests from your Mortgage Loan Officer & Processor
- Continue to make your mortgage, rent, and other credit payments in full and on time

Buyer actions that may impact the loan approval and documentation required:

- Major purchases like cars, boats and jewelry
- Changing employment, employers or marital status
- Opening new credit cards or buying furniture on credit
- Having your credit report pulled by other creditors
- Starting new home improvement projects
- Paying off credit or closing credit cards
- Co-signing on a new loan or taking out new loans
- Going over the established credit limit on any credit cards
- Changing banks or moving significant assets to other banks or investment companies
- Taking an extended vacation where you are not reachable during the mortgage process



HomeServices Lending^{LLC}



HomeServices Lending, LLC does not offer loans in all states.

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