

DO'S AND DON'T'S WHEN BUYING A HOME



ADVISORS
MORTGAGE GROUP, LLC
FREEHOLD, NJ

While you are considering the purchase of a home, you should not do anything that have an adverse affect on your credit score or employment while your loan is in the process stage. Staying in a stable position until the loan closes is an essential step when allowing us the opportunity to close your loan. Here are some Do's and Dont's to help you along the way.

As we move forward together, please do not hesitate to contact me with any questions that may come up. I will be monitoring all of the day-to-day details of your file, and will be ready to answer your questions at anytime. It is my pleasure to be working with you, and I look forward to a successful day of closing.

- **DO** continue making your mortgage or rent payments
- **DO** stay current on all existing accounts
- **DO** keep working at your current employer
- **DO** keep your same insurance company
- **DO** continue living at your current residence
- **DO** call your Loan Officer if you have any questions



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- **DON'T** make a major purchase (car, boat, jewelry, etc.)
- **DON'T** apply for new credit (even if you seem pre-approved)
- **DON'T** transfer any balances from one account to another
- **DON'T** buy any furniture
- **DON'T** close any credit card accounts
- **DON'T** max out or over-charge on your credit card accounts
- **DON'T** take out a new loan
- **DON'T** take out cash advances on credit cards for closing funds
- **DON'T** start any major home improvement projects
- **DON'T** finance any elective medical procedure
- **DON'T** open a new cellular account

