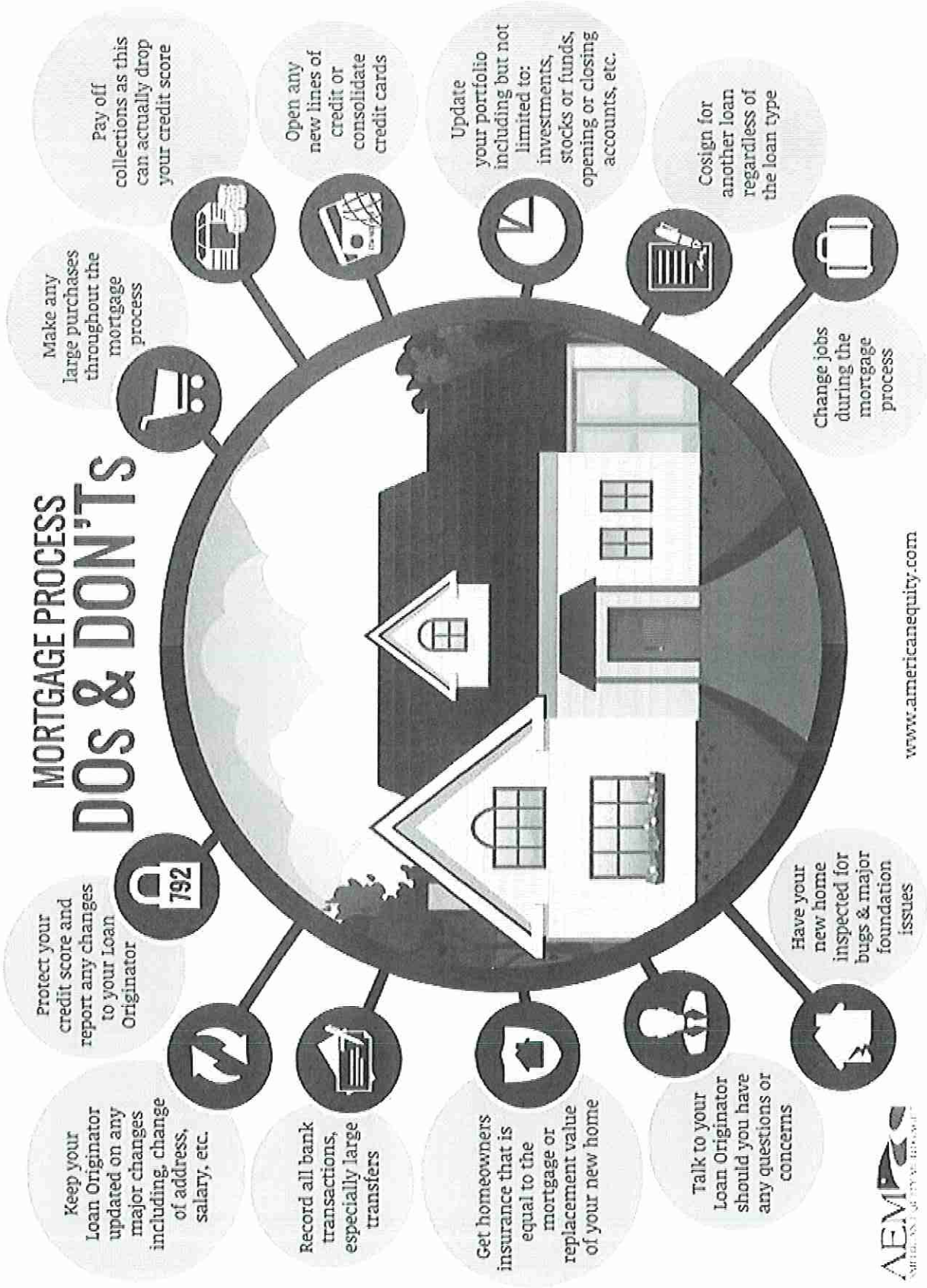


# MORTGAGE PROCESS DOS & DON'TS



Protect your credit score and report any changes to your Loan Originator

Keep your Loan Originator updated on any major changes including, change of address, salary, etc.

Record all bank transactions, especially large transfers

Get homeowners insurance that is equal to the mortgage or replacement value of your new home

Talk to your Loan Originator should you have any questions or concerns

Have your new home inspected for bugs & major foundation issues

Make any large purchases throughout the mortgage process

Pay off collections as this can actually drop your credit score

Open any new lines of credit or consolidate credit cards

Update your portfolio including but not limited to: investments, stocks or funds, opening or closing accounts, etc.

Co-sign for another loan regardless of the loan type

Change jobs during the mortgage process



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