

THE DOs AND DON'Ts

OF FINANCING A HOME

THE DOs

- LET ME KNOW IF YOUR DOWN PAYMNET IS A GIFT.
- DO CONTINUE TO PAY ALL OF YOUR BILLS ON TIME.
- DO MAKE SURE THAT YOUR EARNEST MONEY CHECK COMES FROM FUNDS WE HAVE VERIFIED AND ARE WITHDRAWN ON YOUR OWN BANK ACCOUNT.
- DO START SHOPPING FOR HOMEOWNERS INSURANCE.
- DO CONTACT ME IF YOU THING ANY OF THE DON'T ARE UNAVOIDABLE. I CAN DETERMINE THE RIGHT COURSE OF ACTION THAT WILL HAVE THE LEASE IMPACT ON YOUR HOME LOAN PROCESS.
- LET ME KNOW IF YOU HAVE A MONTHLY OBLIGATION NOT SHOWING ON YOUR CREDIT REPORT (IE: CHILD SUPPORT, NEW LOAN NOT REPORTING, ETC).
- GET A GOOD NIGHT'S SLEEP. YOU WERE REFERRED TO ME FOR A REASON AND CAN REYLY ON ME FOR REMARKABLE SERVICE.

THE DON'Ts

- CHANGE JOBS, QUIT YOUR JOB OR BECOME SELF-EMPLOYED.
- BUY OR TRADE IN A VEHICLE.
- INCREASE DEBT/BALANCES OR MISS PAYMENTS.
- SPEND MONEY YOU HAVE SET ASIDE.
- OMIT DEBTS OR LIABILITIES FROM YOUR LOAN APPLICATION.
- NO NEW LOANS, CREDIT CARDS OR LINES OF CREDIT.
- DEPOSIT CASH INTO YOUR ACCOUNTS BEFORE CONSULTING WITH ME.
- CO-SIGN ANY LOAN.
- USE CASH FOR YOUR DOWN PAYMENT OR EARNEST MONEY.
- CHANGE BANK ACCOUNTS.
- WIRE FUNDS FOR CLOSING UNTIL YOU RECEIVE THE INFORMATION FROM ME.
- BUY FURNITURE OR APPLIANCES.



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