



THINGS TO KNOW

WHAT TO DO AND WHAT TO AVOID

WHEN APPLYING FOR A MORTGAGE, BE SURE YOU'RE IN THE KNOW...

Non-mortgage related actions taken during the mortgage process can have a tremendous impact when closing on a home, so it's important to follow these general rules.

THINGS TO KNOW

- Make sure you don't change jobs, become self-employed or quit your job.
- Make sure you don't use charge cards in excess or let your accounts fall behind.
- Make sure you don't buy a car, truck, boat, motorcycle or van.
- Make sure you don't spend money you have set aside for closing costs.
- Make sure you don't omit debts or liabilities from your loan application.
- Make sure you don't originate any inquiries into your credit. No applying for credit cards or lines or credit.
- Make sure you don't make large deposits without checking with your mortgage banker first.
- Make sure you don't change bank accounts.
- Make sure you don't co-sign a loan for anyone.
- Make sure you don't buy furniture.

DOES BUYING A HOME SEEM LIKE THE RIGHT STEP TO TAKE IN YOUR LIFE?

Contact **Debra** and **Zack** today! We look forward to helping you finance your new home.

DEBRA McELVENY

SENIOR MORTGAGE BANKER NMLS 104467
 360.907.0335 • debram@go-summit.com
 TeamMacLoans.com

ZACK McELVENY

SENIOR MORTGAGE BANKER NMLS 1549072/ LICENSED TRANSACTION COORDINATOR
 360.907.2230 • zackm@go-summit.com
 TeamMacLoans.com

VANCOUVER 13115 NE 4th Street, Ste. 160, Vancouver, WA 98684



SUMMIT MORTGAGE CORPORATION | NMLS 3236 • Equal Housing Opportunity. This is not an offer for extension of credit or a commitment to lend and is subject to change without notice. Certain restrictions apply on all programs. Licensed in CA by the Department of Business Oversight. Loans will be arranged or made pursuant to the California Financing Law. Questions and Concerns may be directed to support@go-summit.com, 13115 NE 4th Street, Ste. 160, Vancouver, WA 98684. www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/3236. Other restrictions or limitations to any program may apply. Not all applicants will qualify. This is not a commitment to lend. Team Mac Loans is a division of Summit Mortgage Corporation. Debra McElveny is licensed to originate mortgage loans in OR/WA. Zack McElveny is licensed to originate mortgage loans in OR/WA.