

# DON'T DELAY! YOUR MORTGAGE, THAT IS.

*The Top 10 culprits behind mortgage slowdowns, and ways to avoid them.*



01

**ON-TIME DOCS:** Submit requested documents to your loan officer in a timely manner.

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**UPFRONT CONSENT:** Authorization forms must be e-signed upfront.

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**INITIAL LOAN DISCLOSURES:** Must be acknowledged and signed to move forward with your application!

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**IN-HOUSE OPS:** Without in-house underwriting, loan officers must wait for third parties to get through a long queue of other customers.

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**HOME INSPECTION:** Order a home inspection as soon as your offer is accepted.

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**APPRAISALS:** May take up to a week to come back, so get that home inspection done!

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**BIG CREDIT PURCHASES BEFORE CLOSING:** Always ask your lender about buying cars or big appliances during the homebuying process.

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**LARGE DEPOSITS:** Lenders need to source all deposits. Send copies of checks quickly.

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**CASH DEPOSITS:** Best not to make these during the transaction, as they are difficult to source.

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**NO VALID ID:** Verifying identity prevents mortgage fraud.

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HOME LOANS  
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