

Do's & Don'ts

Before, During & After the Approval Process



Do's

- Keep saving money
- Keep paying bills on time
- Reduce credit card balances to 10% or less if possible
- Keep saving bank statements and pay stubs
- Keep working the same or more hours
- Communicate/Call with questions



Patty McLain

Loan Officer | NMLS #460419

pmclain@bayeq.com

M - 612.801.6339

F - 763.201.5687

bayeq.com/patty-mclain

HOME LOANS
bayequity

20965 S. Diamond Lake Rd, Suite 104, Rogers, MN 55374

BE Educated. Watch my **FREE** homebuyer videos at: **HomeBuyerEducationOnline.com**



This piece of information was prepared for general informational purposes only. This information does not constitute as legal, tax, or financial advice. It cannot replace the advice of competent legal counsel or a tax advisor or finance professional licensed in your state. This information is provided "as is" without warranties, expressed, implied, or statutory. Any and all implied warranties of merchantability or fitness for a particular purpose are hereby disclaimed. This is not a commitment to lend or extend credit. Restrictions may apply. Rates may not be available at time of application. Information and/or data are subject to change without notice. All loans are subject to credit approval. Not all loans or products are available in all states. Bay Equity LLC, 28 Liberty Ship Way Suite 2800, Sausalito, CA 94965; NMLS ID#76988. Minnesota Residential Mortgage Originator License #MN-MO-76988.1; Minnesota Residential Mortgage Servicer License #MN-MS-76988.2; Wisconsin Mortgage Banker License #76988BA; NMLS consumer access: www.nmlsconsumeraccess.org

Do's & Don'ts

Before, During & After the Approval Process



Don'ts

- Make any large purchases
- Apply for new credit
- Close any old accounts
- Move money around
- Make any large deposits without proof
- Take too much time off work unless PTO
- Switch jobs unless you talk to your loan officer first



Patty McLain

Loan Officer | NMLS #460419

pmclain@bayeq.com

M - 612.801.6339

F - 763.201.5687

bayeq.com/patty-mclain

HOME LOANS
bayequity

20965 S. Diamond Lake Rd, Suite 104, Rogers, MN 55374

BE Educated. Watch my **FREE** homebuyer videos at: **HomeBuyerEducationOnline.com**



This piece of information was prepared for general informational purposes only. This information does not constitute as legal, tax, or financial advice. It cannot replace the advice of competent legal counsel or a tax advisor or finance professional licensed in your state. This information is provided "as is" without warranties, expressed, implied, or statutory. Any and all implied warranties of merchantability or fitness for a particular purpose are hereby disclaimed. This is not a commitment to lend or extend credit. Restrictions may apply. Rates may not be available at time of application. Information and/or data are subject to change without notice. All loans are subject to credit approval. Not all loans or products are available in all states. Bay Equity LLC, 28 Liberty Ship Way Suite 2800, Sausalito, CA 94965; NMLS ID#76988. Minnesota Residential Mortgage Originator License #MN-MO-76988.1; Minnesota Residential Mortgage Servicer License #MN-MS-76988.2; Wisconsin Mortgage Banker License #76988BA; NMLS consumer access: www.nmlsconsumeraccess.org