

THE DO'S AND DON'TS OF HOME FINANCING



Just as there are a number of things that you can do during the home loan process, there are also a number of things that you should avoid doing when applying for a mortgage loan and during the process. We're not saying you can't do any of these things, **we're saying don't do them without calling us first.** We'll counsel you on how to move forward.

THE DO'S

- » **Do** make all payments on time
- » **Do** tell us about any property you own
- » **Do** continue working with your current employer
- » **Do** know you have a right to understand 100% of what you are signing
- » **Do** ask questions until you feel comfortable with everything
- » **Do** return our phone calls as soon as possible
- » **Do** consult with us before you make any changes within your company (pay raise, shift switch, change position, move)
- » **Do** tell us if your plans change how you will pay off debt or save money for a down payment

THE DON'TS

- » **Don't** rush. This is one of the most important financial commitments you'll ever make. Take all the time you need
- » **Don't** transfer any money
- » **Don't** open or apply for any new credit
- » **Don't** make any unusual cash deposits
- » **Don't** take out an unsecured loan to use for down payment purposes
- » **Don't** feel like you "should" know the answer
- » **Don't** silence that little voice inside of you that says something is wrong. Trust your gut and speak up. Now is your chance to prevent future problems

We're here to help from the beginning until the "Welcome Home"!



If you have questions about the home buying process, **contact us today** and your banker will walk you through the details. Or visit us online at [»minnwestbank.com/homesweethome](http://minnwestbank.com/homesweethome)

Doers Welcome.™