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**Mortgage Tidbits**

**Keeping you informed and in the know….**

**Credit Do’s and Don’ts Before Closing**

**Don’t:**

* **Allow multiple credit checks**
* **Apply for new credit within 45 days of signing the contract and until you have closed on your new mortgage loan**
* **“Shop” for new credit before closing (cars, furniture, etc)**
* **Go on a spending spree (using credit limits) buying things for your new home**
* **Purchase a new car**
* **Let a medical or bill become a collection account that would be new to the credit report after application date**

**Do’s:**

* **File tax returns/extensions**
* **Pay any outstanding tax amount due and be prepared to supply proof**
* **Explain/document all inquiries on your credit report**
* **Disclose ALL debt, even if it does not appear on your credit report**
* **Make sure Checking accounts do not have any negative balance or overdrafts reporting on the statements**
* **Work with a knowledgeable lender**

**Call us today for the best answers to the mortgage questions!**

Insert photo here or delete box when ready to use

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Name: Phone:

Title: Email:

Address: City, State, Zip

Apply Now Link: