



Please Note: The items below are meant as "Helpful Hints", they may not include issues that arise on your particular transaction.

How To Ensure a Successful Mortgage Transaction

What TO DO:

- Stay current on all of your liabilities
- Let your Loan Officer know if your home is currently being remodeled or has any ongoing or unfinished projects
- Disclose all of the Real Estate that you own, even if it doesn't have any liens
- Bring all funds to close in to escrow from the accounts you have supplied for qualification only
- Inform your Loan Officer if there is, or will be, any change in your employment

What NOT TO DO:

- Open any new credit, have your credit pulled or significantly increase the balances on credit cards, equity lines, etc.
- Cross out or alter any documents (including account numbers)
- Deposit large sums of money into bank accounts that cannot be sourced, such as cash

Be Prepared To:

- Source deposits made into the bank accounts supplied for qualification
- Pay Property Taxes and Insurance through the month of the new first payment
- Provide proof of which account your funds to close came from

Prior to the Appraiser's Inspection:

- Be sure your hot water heater is "Double Strapped" and has clear access to it
- Be sure you have a functional and installed CO detector, per California State Law
- Be sure you have safe access to all rooms of your home
- If your home has improvements or additions, have the permits available for the appraiser at the time of inspection