



MORTGAGE BEHAVIORS TO AVOID

Keeping “good behavior” in mind, here are 8 things you should absolutely not do between your date of application and your date of funding. Any of them could force a revocation of your mortgage approval.

- Don't buy a new car or trade-up to a bigger lease
- Don't quit your job to change industries or start a new company
- Don't switch from a salaried job to a heavily-commissioned job
- Don't transfer large sums of money between bank accounts
- Don't forget to pay your bills, even the ones in dispute
- Don't exceed your credit limit on your credit cards
- Don't open new credit cards, even if you're getting 20% off
- Don't accept a cash gift without filing the proper “gift” paperwork
- Don't make random, undocumented deposits into your bank account
- Don't do anything that would cause the status of your student loans to change
- Don't overdraw your checking bank account – keep all accounts in good standing

In short, if anyone asks for your social security number, call me first!

Respectfully,

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