



RED DIAMOND
— HOME LOANS —

HELPFUL DO'S AND DON'T DURING YOUR LOAN PROCESS

During your loan process, there are certain things you should DO and other things you DON'T want to do because it may affect the outcome of your financing. We highly recommend that you make every effort possible to comply with the list of suggestions below until your loan is closed, funded *and* recorded. Many times your credit, income and assets need to be recertified even after you have signed your final loan documents.

PLEASE DO:

- ✓ Let your mortgage consultant know from where you are getting your down payment
- ✓ Keep all accounts current, including mortgages, car payments, credit cards, etc.
- ✓ Provide any requested documents; include all numbered pages, as quickly as possible.
- ✓ Communicate with your mortgage consultant on anything you don't understand.
- ✓ Keep copies of all paycheck stubs and any statements for accounts being paid off through this financing.
- ✓ Make payments on all accounts on or before due date, even if the account is being paid off with your new loan.
- ✓ Keep documentation for all non-payroll deposits into your bank account.
- ✓ Call Red Diamond Home Loans any time a question may arise. We are here to help!

PLEASE DON'T:

- × Quit your job or change employers. Call us immediately if this happens.
- × Apply for, or accept, any new credit accounts OR close existing accounts.
- × Change bank accounts, Transfer money within your existing accounts OR deposit large sums of money without FIRST consulting your Mortgage Consultant.
- × Co-sign on another loan for anyone.
- × Purchase an auto, furniture, appliances, or take on any additional debt.
- × Spend down your down payment and/or closing cost money before closing
- × Purchase any other real estate.
- × Start any home improvements that are not a condition of the loan.
- × Schedule movers or contractors, take time off work, or have the utilities turned on after your loan is "clear to close" and closing documents have been ordered through the attorney.

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