

UNDER CONTRACT? THIS ONE'S FOR YOU.

Don't blow up your mortgage.



You found the house. Your offer was accepted. Now let's make sure nothing gets between you and those keys.

OI

THE GOLDEN RULE

Before a big money move, ask your lender.
Every time.

THE DO'S AND DON'TS UNTIL CLOSING DAY

Save this. Seriously.

✓ DO THIS

- ✓ **Pay every bill on time.**
Keep your credit and payment history steady.
- ✓ **Keep your income predictable.**
Tell us about any job, pay, or hours changes.
- ✓ **Keep a paper trail.**
Save records for deposits, gifts, and transfers.
- ✓ **Send requested documents promptly.**
Underwriting moves faster when you do.
- ✓ **Protect your cash to close.**
Keep required funds available and documented.
- ✓ **Verify wire details by phone.**
Use a trusted number you already have.

✗ PLEASE DON'T

- ✗ **Open new credit accounts.**
Cards, personal loans, and store financing count.
- ✗ **Finance a car or furniture.**
Even "no payments" offers can affect your loan.
- ✗ **Make mystery deposits.**
Large deposits without a clear source raise questions.
- ✗ **Move funds around without checking.**
Transfers may create more documentation.
- ✗ **Quit, switch, or change pay structure.**
Talk to your lender before any employment move.
- ✗ **Co-sign or guarantee another loan.**
New obligations can change your qualification.

WAIT, CAN I ACTUALLY DO THAT?

Real questions. Real answers.

Most of these aren't automatically deal-breakers. The trick is talking before you act.

CREDIT CARDS

Can I use my existing card?

Usually, yes, for normal spending. Keep payments on time and avoid big balance increases. Check with me before a large purchase.

SHOPPING

Can I buy the couch?

Feel free to pick one out. Hold off on financing or large purchases until we talk. Your dream sofa can wait a few weeks.

WORK & INCOME

What if I change jobs?

Tell me first. A new employer, self-employment, different hours, or commission pay can change how your income is qualified.

BANK ACCOUNTS

Can family gift me money?

Often, yes, depending on the loan program. Gifts and transfers can require specific documentation. Let's plan the paper trail first.

CREDIT STRATEGY

Should I pay off or close a card?

Not without checking. That choice can affect credit, available cash, or underwriting. We can decide together what helps.

OOPS MOMENT

What if I already did one?

Tell me right away. Don't hide it or panic. A quick conversation gives us the best chance to address any impact.

! ONE SERIOUS WARNING: WATCH FOR WIRE FRAUD.

Never rely on emailed changes to payment or wire instructions. Independently call your title/escrow company using a phone number you previously verified before sending funds.

Not sure? Ask Kadyn.

A 30-second question now can prevent a very long day later.

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