

Dos & Don'ts

WHEN APPLYING FOR A LOAN (or even if you're just thinking about it)

Do

- Pay all your monthly bills on time
- Keep track of all your bank deposits and statements
- Find and organize documents such as W-2s, tax returns and other statements related to investments and your finances
- Get pre-approved before you start looking at homes

Don't

- Apply for new credit cards, loans or purchase offers
- Deposit or withdraw large amounts of cash without talking to your Loan Officer
- Change jobs, your pay structure or employment status
- Charge current credit accounts/cards to the maximum
- Make large purchases such as cars, appliances or furniture
- Take debt consolidation action or pay off collections or charge-offs



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ADVERTISING NOTICE – NOT A COMMITMENT TO LEND – SUBJECT TO PROGRAM AVAILABILITY This is not a commitment to lend. All loan applications are subject to credit and property approval. Annual Percentage Rate (APR), programs, rates, fees, closing costs, terms and conditions are subject to change without notice and may vary depending upon credit history and transaction specifics. Other closing costs may be necessary. Flood and/or property hazard insurance may be required. To be eligible, buyer must meet minimum down payment, underwriting and program guidelines. 272 Bendix Road, Suite 150, Virginia Beach, VA 23452. (Rev. 09/26/19)

