

DO's and DON'Ts

When Applying For A Mortgage

A quick and helpful list to help improve your chances of getting approved for financing or refinancing.

DO's

Continue to make ALL regular payments.
(car, credit card, utility bills, house, rent, gym, etc.)

Keep your current job until AFTER closing.

Inform me immediately of ANY changes to your situation, even if you don't think it's important.

Keep copies of ALL financial records.
(deposit slips, check stubs, refund checks, bank statements, etc.)

DON'Ts

DO NOT give out your social security number.
(If someone pulls your credit, your credit score may go down)

DO NOT apply for any new credit.

DO NOT make any new large purchases on credit.

DO NOT transfer balances or refinance any debt.

DO NOT pay off any large credits or other loans.

DO NOT open or close any bank, investment, or retirement accounts.

Call UBCCU for more information.

Bay City Area:

Jill Patterson, NMLS 337732
(989) 891-1671

Helen Trerice, NMLS 594066
(989) 891-1662

Kalamazoo Area:

Bridget Waters, NMLS 1799486
(269) 668-6336 ext. 6304



This is not an offer for extension of credit or a commitment to lend. Loan decisions are always subject to satisfactory property appraisal, title review and financial condition of the applicant. Product guidelines are subject to change based on market conditions. Equal Housing Lender.