

# 5 THINGS TO MAKE YOUR MORTGAGE EASY!

**CABRALES**  
**MORTGAGE** A Division of Hamilton Group Funding, Inc

*We make mortgage easy!*

A Division of Hamilton Group Funding, INC

1

## CREDIT

- Stay current on all existing accounts.
- Do not apply for any new credit.
- Do not max out credit cards.
- Use 30% or less of your credit card limit.
- A new credit report may be pulled before closing.

2

## EMPLOYMENT

- Do not change jobs or employment.
- Do not quit your job.

3

## DEBT

- Do not payoff collections, it may lower your credit score.
- Avoid co-signing for others since it will be counted as your debt.
- Do not pay others' debts/loans from your own bank account.

4

## MONEY FOR CLOSING

- Notify us if you plan to receive gift funds for closing. Certain criteria must be met.
- Provide earnest money deposit from your own personal bank account or acceptable gift funds. Keep a copy of the check.
- Down payment money and closing funds must be from a verified source.

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## CALL US

- Contact us before you make any changes or if you have any questions.
- I am here to help.

