

DOs & DON'Ts DURING THE LOAN PROCESS

On Q Financial, Inc. is committed to making the homebuying process as stress-free as possible. Your current credit, income and assets are critical to maintain during this time. Here are some tips to follow once you have decided to buy a home.

- DO**...stay current on all existing credit accounts – make those payments **ON TIME!**
- DO**...continue using your existing credit as normal – but without large purchases.
- DO**...provide all documents requested up front and keep all original paystubs, bank statements, tax returns and other financial documentation handy as you receive it. You may be required to update your loan file during the process.
- DO**...notify us if you are planning on receiving any gift funds for the down payment or closing costs.
- DO**...notify us if you have any financial expenditures coming up during our loan process that will lower your assets.
- DO**...notify us if you have any upcoming employment changes, raises, promotions, change in pay structure, etc.
- DO**...respond promptly to all requests to provide documentation, sign documents, answer questions, etc.
- DO**...notify us if you are going on vacation at any time during the process.
- DO**...be flexible and make yourself available for your home inspection and your closing appointment.

DON'T...apply for any new credit, open any new credit accounts or close any currently opened credit accounts.

DON'T...make any large purchases on your current credit accounts or increase your spending on current credit accounts – business as usual when it comes to credit.

DON'T...co-sign for anyone else for a home or car loan or any other type of debt.

DON'T...attempt to alter any derogatory credit items without consulting your loan professional, as this can interrupt the loan process.

DON'T...assume that paying off collections or charge-offs will automatically increase your credit score

DON'T...make any type of employment or compensation changes without notification to your mortgage consultant.

DON'T...close any current bank accounts, open any new bank accounts, or move money around between accounts.

DON'T...deposit any cash to your bank account without contacting your mortgage consultant to discuss the requirements of documentation and whether or not it will be accepted as funds for closing.

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CONTACT YOUR MORTGAGE CONSULTANT TODAY WITH ANY QUESTIONS!



Scott Moraine
Regional Vice President - Nevada
AZ# LO-0931140 / CA-DBO-668045 / NV LIC-53732

Cell 702.510.7859

scott.moraine@onqfinancial.com
www.scottmoraine.com

On Q Financial, Inc.
10801 W. Charleston Ste. 500
Las Vegas NV 89135

OnQFinancial
Mortgages Simplified®



Tammy Truong
Broker
B.0058706

Direct 702-501-8366
Office 702-518-2151

retammy@ymail.com
www.amrealtyvegas.com

AM Realty
5940 S Rainbow Blvd
Las Vegas NV 89118



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