

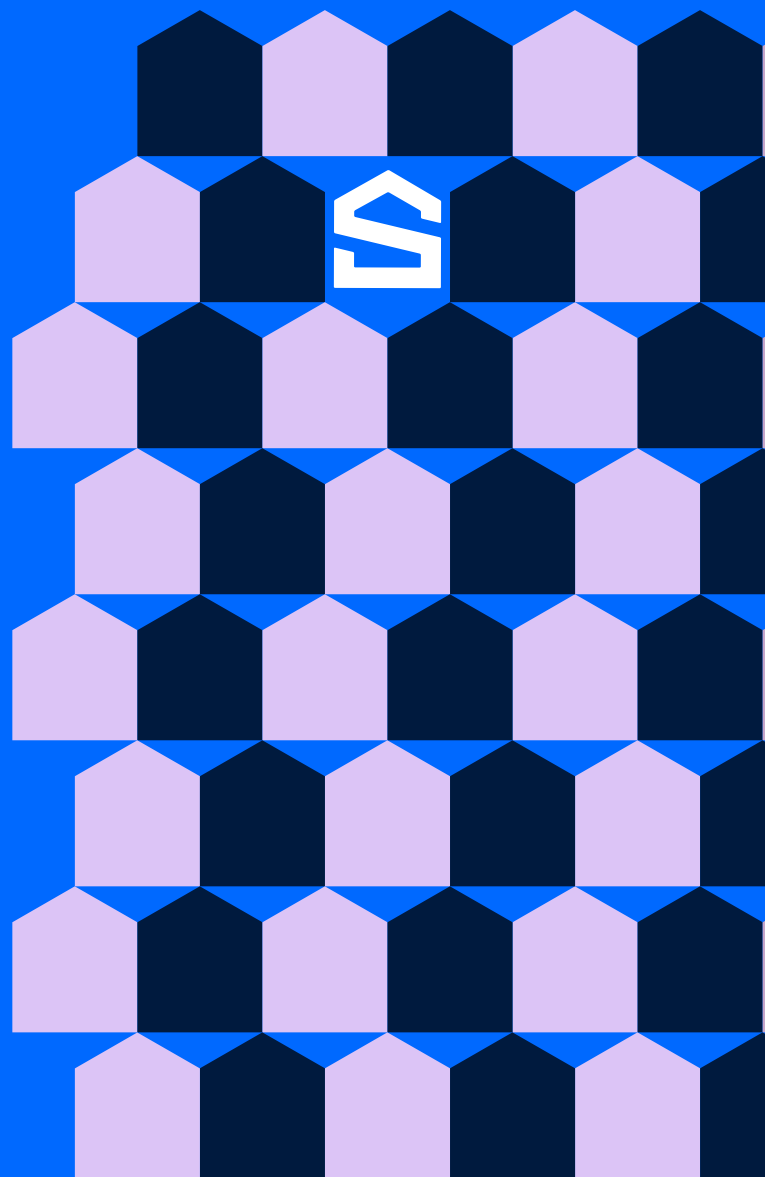
Homebuying cheat sheet

Do

- Work with professionals
Your realtor and mortgage banker will guide you.
- Get pre-approved
Show sellers you're a serious buyer.
- Stay in touch
Quick responses keep your loan on track.
- Make timely payments
Your credit score matters.
- Maintain stable income
Lenders look for job stability.
- Keep financial records organized
A clear paper trail is key.
- Ask questions
Your mortgage banker is here to help.
- Start with Stockton Mortgage
We'll guide you every step of the way.

Don't

- House hunt without pre-qualification
Know your budget first.
- Make big purchases
Major expenses can impact approval.
- Pay home fees in cash
A clear paper trail prevents delays.
- Change jobs
Stability helps keep your loan on track.
- Open new credit lines
New debt can affect your approval.
- Ignore lender requests
Stay responsive to avoid delays.
- Make large cash deposits
Lenders must verify all funds.
- Hide debts
Transparency ensures a smoother process.



This is not a commitment to lend.
Stockton Mortgage NMLS 8259
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520 Graves Road Suite 205
Erlanger, KY 41018

Rob Trump

Loan Originator
NMLS 1295728
859-462-7410
rob.trump@stockton.com

robtrump.com

