

- 1 Get pre-qualified for a mortgage
- 2 Read the purchase contract in its entirety and ask questions if you need further explanation on any part
- 3 Use a licensed home inspector, as they will be able to give you a clear idea of what shape the house is truly in
- 4 Put the money you saved for your down payment and closing costs aside in an account you wouldn't normally access. This way, you won't be tempted to use the funds
- 5 Do not deposit undocumented funds, and only use the funds that have been verified for your down payment
- 6 Don't take out a credit card advance to use for your down payment or closing costs, and do not acquire new debt before the closing
- 7 Do not open any new credit cards or loans before you have closed on your mortgage — even interest-free — to consolidate debt
- 8 Scan, fax or copy your pay stubs or any other documents that are requested. Do not send images of them from your cell phone
- 9 Submit additional documentation requested by the processor or underwriter as promptly as possible
- 10 Send every page of your bank statement, even if you don't think there's anything relevant on the last page
- 11 Do not cross out your account numbers on any of the documentation you submit to get your loan approved
- 12 Bring a certified check or wire transfer when you attend the closing