

# BORROWER DOS & DON'TS

*During the processing of your loan* there are certain “Dos and Don’ts” which may affect the outcome of your loan request. Many times credit, income and assets are re-verified after closing. So, these rules remain in effect until your loan has closed, funded and been recorded.

## **Please Make Sure You Do Not:**

1. Take on any additional debt on your existing credit cards or lines of credit. All debt must be disclosed.
2. Change jobs unless it is in the same line of work and for equal or more money. Please call if this occurs.
3. Allow anyone to make an inquiry on your credit report.
4. Change bank accounts or transfer money within your existing bank accounts.
5. Co-sign for anyone on anything.
6. Purchase an auto or take on additional debt.
7. Purchase any other real estate.
8. Apply for credit anywhere or complete any other credit application.
9. Start any home improvements that are not a condition of the loan.



## **Please Make Sure You Do:**

1. Keep all accounts current; mortgages, car payments, credit cards, utilities, etc.
2. Keep copies of all paycheck stubs and any statements on paid-off bills throughout the loan process.
3. Make payments on all accounts on or before due date, even if account is being paid off with your new loan.
4. Make your loan officer aware of any new credit obligations during the process.

*Give us a call today with any questions.* We look forward to helping you with your home loan!



### **Bill Katsoolias**

Loan Originator  
NMLS# 755858

600 Hart Rd. Ste. 130  
Barrington, IL 60010

**Direct: 224.770.2021**

Cell: 847.456.9923

Fax: 847.620.2569

BKatsoolias@WintrustMortgage.com  
[www.billsloans.com](http://www.billsloans.com)

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