

# Quick Tips

## for a Smooth Closing

*By following these easy tips, you will be one step closer to an efficient and streamlined home loan process.*

### DO:

- + Continue to pay bills on time
- + Stay with your current employer
- + Continue living at your current residence
- + Let us know if you are using gift funds
- + Keep your paystubs and other financial documents handy

### DON'T:

- Close any current credit card accounts
- Change jobs
- Make any major purchases (such as vehicles or furniture)
- Change your typical credit card expenses
- Apply for new credit or have anyone check your credit, including yourself
- Make large deposits, transfers in your bank accounts, or liquidate assets
- Co-sign a loan for anyone
- Make any unusual deposits in your bank account, including cash deposits

**Please call if you have questions about your specific financial situation.**

*The suggestions listed above are intended for informational and educational purposes only and do not constitute legal advice or debt counseling.*



**Eric Putt**  
Sales Manager

NMLS #461714

- 📞 407.449.1827
- [EricPuttHomeLoans.com](http://EricPuttHomeLoans.com)
- ✉ [EPutt@WaterstoneMortgage.com](mailto:EPutt@WaterstoneMortgage.com)



**PRESIDENT'S**  
★ CLUB ★



Waterstone Mortgage

1485 International Parkway Suite 1031  
Lake Mary FL 32746



State of Florida Licensee Exempt. Waterstone Mortgage Corporation (NMLS #186434) is a wholly owned subsidiary of WaterStone Bank SSB (NASDAQ: WSBF). All loan requests are subject to credit approval as well as specific program requirements and guidelines. For some programs, income and property restrictions may apply. Information is subject to change without notice. This is not an offer for extension of credit or a commitment to lend.