How to Avoid the Most Common Landmines When Trying to Get a Mortgage - From Application to Funding

Look, I've been in this business long enough to see people accidentally torpedo their own loan applications with the most innocent moves. Think of me as your mortgage guardian angel – I'm here to save you from those face-palm moments that could cost you your dream home.

Here's the deal: getting approved for a mortgage is basically like being under a microscope for 30-60 days. Everything you do financially gets scrutinized...

■ Employment Stuff (AKA Don't Rock the Boat)

Don't even think about:

• Changing jobs (yes, even for more money!)

• Changing careers entirely

• Switching from salary to commission or vice versa

• Asking your boss to pay your bonus in cash instead

• Going part-time or taking unpaid leave

• Taking more than 30 days off

Special warning for business owners & self-employed folks:

• Don't switch from Schedule C to LLC within 2 years

• Make sure ALL your tax filings are current

■ Money Moves (Keep It Boring, Please)

Absolutely don't:

- Cross out or white-out anything on bank statements
- Move money around between accounts without telling me
- Accept ANY gift money without running it by me first
- Borrow money from anyone
- Let someone borrow YOUR downpayment money
- Deposit cash
- Pay off debts with borrowed money
- Give me partial bank statements

■ Credit Stuff (Freeze Everything!)

Don't do any of these crazy moves...

- Close any credit cards
- Open new accounts
- Add to your debt
- Pay off debts with borrowed money
- Touch your 401k for anything

■ If You Already Own Property

You'll need:

- Mortgage statements
- Insurance policies
- HOA information
- Rental agreements

Bottom Line

I know this list makes it sound like you need to live in a financial bubble for the next two months... But here's what I promise you: every rule exists because I've seen good people lose great loans over simple misunderstandings.

So save my number, and when in doubt, call me. I'd rather get 20 "probably silly" questions than lose your loan over something avoidable.

You've got this, and I've got your back!

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