



WASHINGTON TRUST®

# Now that you've begun the mortgage process ...

Please take a minute to review the following *Do's and Don'ts* to help keep your closing on time\*



## Do's

- Keep paying all of your bills on time, including your current housing expenses, credit cards, loans, and all other monthly obligations.
- Please let your Loan Officer know immediately if you expect anything to happen with your current employment status (promotion/demotion, job loss, change in income, etc.).
- Save your money for closing. Notify your Loan Officer if you plan on receiving any gift funds.
- Line up your homeowner's insurance policy. We require an insurance binder before closing.
- Notify your Loan Officer about any large deposits, outside of your normal monthly income.



## Don'ts

- Don't make any major purchases until after your closing (car, furniture, appliances, etc.).
- Don't open or increase any credit, including credit cards, loans, or any other lines of credit.
- Avoid making unnecessary transfers between accounts without receiving the appropriate documentation required for your loan.
- Don't start any home improvement projects.
- Don't change your job or become self-employed without first inquiring about the impact it may have on your loan.



\*Varying factors may delay closing.  
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