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MEMBER BENEFITS



# DO'S & DON'TS OF APPLYING FOR A MORTGAGE

## DO'S

- Get pre-qualified
- Start a savings plan
- Pay all debts & loans on time
- Keep a paper trail of all your money
- Continue to submit all bank statements to processing
- Continue to submit future pay stubs to processing
- Call, text or email Mid-Island Mortgage

## DON'TS

- Open any new bank accounts
- Open any new credit cards or take on any new debt
- Co-sign for any debts/loans for anyone
- Put any additional inquiries on your credit
- Make any large purchases or max out credit cards
- Switch jobs



Contact **Shawn Dwyer** for a free consultation.

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Certain loans that may be arranged through a 3rd party lender are excluded from NYSUT member savings.

