STAY ON TRACK / 01

Mortgage Do’s & Don’ts

PART 1 · Check each item when you have reviewed it. Tell your loan team about changes early, even if a pre-approval has already been issued.

Do keep the basics organized

- [ ] Keep required payments current and track upcoming due dates.
- [ ] Keep complete copies of the documents your lender requests.
- [ ] Respond to questions and confirm your documents were received.
- [ ] Keep a record of where down-payment funds came from.
- [ ] Tell your loan team promptly about income or employment changes.
- [ ] Review revised Loan Estimates and keep your latest copy.

Keep one simple task list

Document or answer requested

Who needs it? / due date

What I still need help with

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Related online tool

STAY ON TRACK / 02

Mortgage Do’s & Don’ts

PART 2 · Ask before a change becomes a surprise. These are conversation prompts, not instructions to stop normal life or delay essential expenses.

Discuss before you act

- [ ] Applying for new credit, co-signing, or financing a large purchase.
- [ ] Closing accounts, paying off debt, or changing repayment plans.
- [ ] Changing jobs, pay structure, work hours, or business ownership.
- [ ] Moving substantial funds or making a large undocumented deposit.
- [ ] Using gift funds or borrowing money for closing.
- [ ] Changing the purchase terms, occupancy plan, or property choice.

Ask your lender which changes affect your particular loan. Never alter documents or send passwords, account numbers or financial records in ordinary email.

My next check-in

Change I am considering / question

Agreed next step / date

Sources:

CFPB · Submit documents and answer lender requests

CFPB · Preparing to shop for your mortgage

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