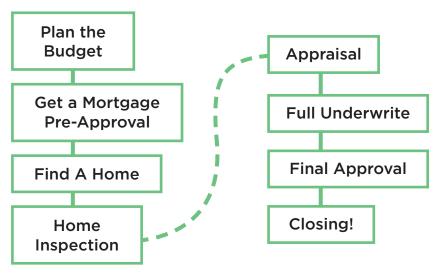
# THE JOURNEY TO YOUR NEW HOME

So you're starting your journey to homeownership. It can be a stressful process, but we're here to help! Here is an overview for what to expect, some do's and do not's, and what to have on hand to make the process run more smoothly.

## The Road Map



#### DO:

- Respond to calls and document requests ASAP.
- Continue making any regular payments.
- Keep paper records of any transactions.
- Let us know if there are any changes in the source of funds for your transaction.
- Use caution when sending your personal information.
- Call us with any questions you have throughout the process.

#### DO NOT:

- Open or close any credit or bank accounts, including new loans.
- Make any major purchases.
- Pay off any accounts without discussing it with us first.
- Transfer money between accounts.
- Change positions, employers or take a leave of absence.
- Start home improvement projects or move residences.
- Make cash deposits into your bank accounts.

### **On-Hand Checklist**

- A month's worth of most recent pay stubs
- Copies of W-2's from the last 2 years
- Employment history dating back 2 years
- Copy of real estate agreement
- Last 3 months of bank statements
- Landlord information dating back 2 years
- Divorce/separation decree
- Child support papers
- Bankruptcy, discharge of bankruptcy papers

The above information is intended to be an illustration of common steps associated with the lending process. Depending on your particular set of circumstances there may be additional steps and or documentation required. Please consult your McLean Mortgage Corporation Loan Officer.



