

6 THINGS NOT TO DO WHEN APPLYING FOR A MORTGAGE

WHEN LENDERS REVIEW YOUR APPLICATION, THEY LIKE TO SEE CONSISTENCY IN YOUR FINANCES

1. Do not make major purchases like furniture, appliances, jewelry, vehicles or vacations.
2. Don't change or quit your job.
3. Consult with your mortgage professional before withdrawing, depositing or moving large amounts of money in or out of your bank account.
4. Do not pay off debts or collections (unless instructed to do so by a mortgage professional).
5. Avoid using cash for a good faith deposit – cash is difficult to verify and could result in a closing delay.
6. Don't have your credit report pulled too many times – this can hurt your credit score.

CALL TODAY FOR A PRE-APPROVAL.



MKG Enterprises Corp.
Marshawn Govan
(w) 559-337-5990
(c) 559-309-3260



Scan and
Apply Now

marshawn@mkgenterprisescorp.com

<https://mkgenterprisescorp.com>

NMLS: 1370676



LICENSED BY THE DEPARTMENT OF BUSINESS OVERSIGHT UNDER THE CALIFORNIA RESIDENTIAL MORTGAGE LENDING ACT, 1370394, LICENSED BY THE DEPARTMENT OF BUSINESS OVERSIGHT UNDER THE CALIFORNIA RESIDENTIAL MORTGAGE LENDING ACT, 1370676 OR LICENSED BY THE DEPARTMENT OF BUSINESS OVERSIGHT UNDER THE CALIFORNIA FINANCE LENDERS LAW, 1370676.



FINALIZE CONSTRUCTION WITH EASE

OUR FAST AND SIMPLE LOAN PROCESS OFFERS YOU A LOW INTEREST RATES, PLUS FEWER CLOSING COSTS PAID OUT OF POCKET

You can look forward to:

- Tracking technology that shows you the status of your loan and details prior to final approval
- Certificate of Occupancy not needed on conventional loans so you can get into your dream home sooner
- Multiple loan products and more competitive pricing. We shop multiple lenders to find you the right mortgage option.
- Speed, technology and service that allow you to get into your home in less than 20 days

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FOR LOW DOWN-PAYMENT BUYERS, FHA'S NOT THE ONLY OPTION

WE CAN OFFER THEM A CONVENTIONAL MORTGAGE INSTEAD

- Down payment as low as 3%, even for first-time homebuyers
- Typically faster, easier and with a lower monthly payment than an FHA loan
- Reduce or even eliminate monthly mortgage insurance (not possible with an FHA loan)
- Gift funds can be used for entire down-payment

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