

# Rules of the Road

**At RMS**, our sole focus is getting you the financing you need to purchase a home.

Our experienced team of dedicated Mortgage Bankers will be there every step of the way to guide you through the entire process. Working together, we'll explore and discuss many home financing options and help you make an informed decision about taking that next step.

Every client's situation is a little different.

Experience has also shown us that there are certain actions that can impact every trip. Please review, understand and follow the **RMS Home Financing Rules of the Road** listed below.

Questions? When in doubt, give us a shout! We'll guide you home. A two-minute phone call today may save you from a two week delay down the road.

## **Green light: Keep doing what you do.**

- Stay Current: Make timely payments on all existing debt.
- Stay Consistent: Continue to use credit and debt cards as normal.
- Stay Informed: Join a credit watch program.
- Stay Connected: Talk with your Mortgage Banker if you have any questions.

## **Red light: Looking good. Just don't change anything.**

- Do not change jobs, become self-employed or quit your job.
- Do not apply for any new credit.
- Do not buy a vehicle or any other large purchase.
- Do not buy furniture, appliances or other household appliances.
- Do not overcharge, take out cash advances on or close any existing credit cards.
- Do not co-sign a loan for anyone else.
- Do not make any large cash purchases.
- Do not switch banks or move money around.
- Do not pay off collections or charge off accounts.

## **Staying the course: The key to making steady progress.**

**At RMS**, we understand that you are excited and anxious to move forward. Trust us. Together, we'll get you there. If you have any questions or concerns, I'm just a click or phone call away.



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