



**STAN VAN WOERKENS**

**604.306.2550**

stanvanwoerkens@remax.net  
stanvanwoerkens.com

**SWW**



## What's next when you have selected a lender?

You have done the hard part in the home buying process and chosen a lender and a real estate agent to work with. You have also gone out and found the home of your dreams! Best of all, your team has done a great job of negotiating the best deal for you.

Now, as a buyer, all you have to do is sit back and wait for your loan to close ... right? Wrong!!

Getting a home loan these days is a very interactive process. I am always amazed by how many clients I work with who come to me unaware of all the pitfalls they face during the loan process. To help avoid any surprises while waiting for final approval, I provide my clients with a short list of “do’s and don’ts” to follow.

Let’s start with the “do’s” ...

1. Do keep the process moving by responding on your loan officers’ requests for documentation as soon as possible.
2. Do make decisions as soon as is reasonably possible.
3. Do convey questions or concerns you have as they develop.
4. Do continue to make all of your rent or mortgage payments on time.
5. Do stay current on all other existing accounts.
6. Do continue to work your normal work schedule with no unplanned time off.
7. Do continue to use your credit as normal.
8. Do be prepared to explain any large deposits in your bank accounts.
9. Do enjoy purchasing your home but remain objective throughout the process to help make decisions that are best for you.

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After you have been pre-approved for your mortgage you will want to refrain from the following ...

1. Do not make any major purchases (car, boat, jewelry, furniture, appliances, etc.).
2. Do not apply for any new credit (even if it says you are pre-approved or “xxx days same as cash”).
3. Do not pay off charges or collections (unless directed by your loan officer to do so).
4. Do not make any changes to your credit profile.
5. Do not change bank accounts.
6. Do not make unusual deposits into your bank accounts or move money around from one account to another.

Follow these simple rules and you will help to make your loan closing as smooth and hassle-free as possible! Good luck!

This article was originally published by Barbara Mooers on Active Rain. Barbara is a loan officer with Primary Residential Mortgage in Tacoma, Washington. Her website is available

<http://www.barbaramooers.com/>

Provided by: **STAN VAN WOERKENS 604-306-2550**  
**STANVANWOERKENS@GMAIL.COM**  
[STANVANWOERKENS.COM](http://STANVANWOERKENS.COM)

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**RE/MAX Crest Realty** 101 - 2609 Westview Drive, North Vancouver, BC V7N 4M2  
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