

Do's and Don'ts of the Home Loan Process



The process of obtaining a mortgage can definitely be stressful. It involves a lot of paperwork and frequent communication with your lending team. Here are some helpful hints that will ensure that your process goes more smoothly, so you can get back to what really matters.

DO continue to make all payments on time.

DO continue to live at your current residence.

DO continue working at your current job.

DO continue to use your credit as normal.

DO call your loan officer with any questions!

DON'T open or close any credit accounts.

DON'T make any major purchases, like a car or furniture.

DON'T open any new bank accounts or transfer funds.

DON'T start any home renovation projects.

DON'T make any changes to your credit profile without consulting your loan officer first!



Donna Koulas
Residential Lending, AVP
NMLS ID: 697227
P: 781.404.1945
dkoulas@nbt.com



Northern Bank

