

EXPERT ADVICE FOR HOME BUYING

Applying for a mortgage can sometimes lead to additional questions and unspoken rules. Hall Financial helps you take the mystery out of the “Can I?” “Should I?” aspect of home buying.

YOU SHOULD

-  MAKE BILL PAYMENTS **ON TIME**
-  CONTINUE WORKING WITH YOUR **CURRENT EMPLOYER**
-  TELL US ABOUT ANY **CHANGES WITH EMPLOYMENT**
(PAY INCREASE, POSITION CHANGE, HOURLY CHANGES)
-  CONSULT WITH US ON PLANS TO **PAY OFF DEBT** OR SAVE FOR A DOWN PAYMENT

YOU SHOULDN'T

-  OPEN OR APPLY FOR ANY **NEW CREDIT**
-  PURSUE ANY **LARGE PURCHASES**
-  MAKE ANY **UNUSUAL CASH DEPOSITS**
-  LEAVE OR **CHANGE YOUR EMPLOYER**
-  TRANSFER MONEY