

# Do's and Don'ts

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**Greetings!** THANK YOU for entrusting your home loan purchase to our team – it is our pleasure to be working with you! We are committed to your satisfaction and to making your home loan process as smooth as possible. We would like to share some very important reminders that will help keep your home loan on track.

**Be sure to return all documents that we have requested in a timely manner.** Your closing may be delayed if we have not received the information we need to complete your loan.

**The \$500 rule!** Please contact us if you are planning to transfer more than \$500 between your accounts, are spending more than \$500 on a credit item, or are planning to make a deposit of more than \$500 in the bank unaccounted for by a payroll check. We will explain how these items need to be documented or if they impact your approval. In some limited cases, even less than \$500 can be questionable, so if you are unsure if this may affect you, **please call us.**

If you will be receiving any gift funds, it is imperative that you advise us of this BEFORE the funds are given, so that we can explain the documentation that is required for gift transfers.

If you have any questions as we move through the process, please do not hesitate to contact us – we are here for you! My Processing Loan Specialist, **Carol Nutt** is monitoring all of the day-to-day details of your file, and is most readily available to answer your questions via phone and email at **281.218.0005** or **Carol@LegendHomeLending.com**

Again, it is truly our pleasure to be working with you, and with you we look forward to a successful day of closing!

**SANDRA WOMACK**  
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