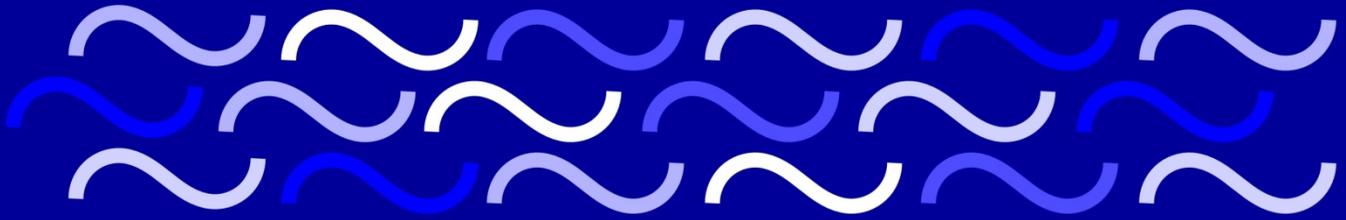


Bayfront Lending



DO'S & DON'TS FOR **NEW HOMEBUYERS**

DO create a file and keep copies of all your important financial documents as you receive them—check stubs, W-2s, tax returns, bank and investment account statements, rental agreements, etc. Do have them ready in case BAYFRONT LENDING needs updated documentation for your file.

DO wait to buy a new car, boat, or appliance until after your loan has funded.

DO look for a homeowner's insurance policy for your new home. Do consult with the insurer of your current home, your auto insurance agent, and others to get quotes. Do give the agent's name and phone number to your escrow officer.

DO have any donors give you money as soon as possible, if part of your down payment is a gift. Do be sure you understand the necessary steps and documentation for gifts; and don't forget to follow all of them.

DO expect to receive calls and correspondence from at least three different companies during the course of your escrow:

- a. BAYFRONT LENDING
- b. Your escrow and title company
- c. Credit Reporting Company

Each of them has a different role to play in making sure your beautiful new home is ready for you to move into on time and on the terms you expect.

DON'T keep cash in a safe or in an overseas account if you plan to use these funds for your down payment. Do talk with BAYFRONT LENDING about how and when to get the money into your U.S. bank account.

DON'T change jobs. If you have to change jobs, consult ahead of time with BAYFRONT LENDING. Your loan cannot fund unless you are on the job we have verified for you.

DON'T make large deposits to your bank account unless you have to. Do save the documentation which shows where the money came from.

DON'T apply for new credit or give your personal information to anyone else who might run your credit report. Credit inquiries may hurt your score, and will have to be explained to the underwriter.

DON'T make new purchases with your existing credit cards. The underwriter may require a back-up credit report in a long escrow; and you could lose your approval. If you must make a major purchase, do call us so we can go over the impact on your ratios.



Bayfront Lending LLC , NMLS # 1748891

Your Home Loan Specialist!

Phone: (949) 385-0703 / Address: 3001 Red Hill Ave, Bld 2 #219, Costa Mesa, CA 92626

Rates, terms, and availability of programs are subject to change without notice. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act CRMLA / (60DBO-87436)