

R & J CAPITAL GROUP, LLC

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Registered Mortgage Broker

NYS Department of Financial Services

NJ Department of Banking and Insurance

Loans Arranged with third Party Providers

NMLS# 183264

DO NOT DO LIST

1. DON'T CHANGE JOBS, DON'T BECOME SELF-EMPLOYED OR QUIT YOUR JOB
2. DON'T BUY OR LEASE A CAR, TRUCK OR VAN
3. DON'T USE CREDIT CARDS EXCESSIVELY OR LET YOUR ACCOUNTANT FALL BEHIND
4. DON'T SPEND MONEY YOU HAVE SET ASIDE FOR CLOSING
5. DON'T OMIT DEBTS OR LIABILITIES FROM YOUR LOAN APPLICATION
6. DON'T BUY NEW FURNITURE
7. DON'T ORIGINATE ANY INQUIRES INTO YOUR CREDIT
8. DON'T MAKE LARGE DEPOSITS WITHOUT FIRST CHECKING WITH YOUR LOAN OFFICER. SALARY DEPOSITS ARE OK
9. DON'T MAKE ANY CASH DEPOSITS
10. DON'T CHANGE BANK ACCOUNTS OR MOVE MONEY BETWEEN ACCOUNTS
11. DON'T CO-SIGN A LOAN FOR ANYONE