



*great rates. impeccable service.* 1195 Washington Pike Suite330 Bridgeville, PA 15017

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Thank you for choosing AJM Mortgage for your financing needs. Our goal is to provide you with a level of service that will give you the confidence to refer your friends and family when they are in need of our services. In an ever changing industry we will provide you with the best possible loan for your situation at the time that you are applying. Please take a moment to read the following items that may delay the loan process.

Due to the tightening of credit availability, lenders have now added additional measures to verify all borrowers' information. We are experts in the mortgage lending field and there are few circumstances that we will not be able to overcome if we know about them from the beginning of the process.

**Things that may delay or deny your loan approval:**

- New inquiries into your credit-Any inquiries into your credit after application will need to be explained and documented. Please refrain from applying for anything that would result in a credit check until after you close.
- Taking out loans while in this process
- Large deposits of money that appear on your bank statements that are not from a family gift or payroll check
- Gift funds from a family member cannot be given in cash. A personal check must be used to create a record of where and who gave the money.
- Paying late on any bills
- Expired Identification
- Unfiled Tax Returns
- Untimely response to any request of documentation
- Any large write offs filed on your tax returns
- Change in jobs or employment status

**If any of the prior conditions apply please contact your mortgage consultant immediately.**

