

TIPS TO ENSURE THE TIMELINESS OF YOUR MORTGAGE APPLICATION:

- ✓ Verify all documentation you provide is legible and complete (i.e., all pages of bank statements, paystubs w/ employer name, etc.).
- ✓ Be prompt and timely with requested information.
- ✔ Provide a signed letter of explanation for derogatory credit and/or recent credit inquiries.
- Do not change employment.
- Avoid making large and/or cash deposits without proper documentation.
- Do not incur new debt and/or increase existing debt.



Kevin HighlandPresident
khighland@bankavb.com

(918) 259.2523 direct (918) 284.6634 cell (918) 259.2539 fax Tulsa Mingo 9800 E. 51st St., Tulsa, OK. 74146 NMLS# 211343