**[xxx] My Least Favorite Error… (Email #14)**

Hey {name},

How are you?

I promised to give you the last two of the

**7 *DEADLY* Mistakes Most Borrowers Make That Can *INSTANTLY* Kill A Good Deal** (Right Before Closing)

So here they are:

**Deadly Mistake #6 - Consolidating Your Bills Before Discussing It With Your Mortgage Pro**

If you *need* to do it - we will tell you.

Because by doing it you can actually jeopardize your loan.

In some cases, consolidating is a really smart idea.

But when it comes to your mortgage… you need to cover your back.

Our Mortgage Pros will know how to do it properly.

And will make sure you do it the right way… So that it does not have a negative effect.

…and my personal favorite…

**Deadly Mistake #7 - Don’t Pack, Ship Or Send Your Mortgage Documentation**

Thanks to the digital age, you can now store most of your documentation electronically.

Find out which documents you will need initially and which later on.

And what format is sufficient.

Here’s an example:

Many lenders will not ask for tax returns or W2s at the beginning of the application process.

But they will need them before the closing day!

So if you pack them with the rest of the stuff when moving… whoops.

Be safe and keep your Bankruptcy, Death Certificates and Student Loan Papers handy.

Same goes for Property Tax, Divorce, and Homeowner’s Insurance documents.

If unsure, just ask me or one of my fellow Mortgage Pros ***{INSERT SCHEDULING TOOL HERE}.***

Right… moving on.

Remember Luke and Cindy’s story?

In the next email I will tell you how they solved their housing problem.

Speak soon and as always: if you need any help you can contact me or one of my colleagues here ***{INSERT SCHEDULING TOOL HERE}.***

All the best,

**{EMAIL SIGNATURE GOES HERE}**