**[xxx] Don’t Change Jobs (Email #12)**

Hey {name},

How are you doing?

Without further ado…

Let’s return to down payments.

\*\*\***Here’s a tip:** Some states and geographical locations can assist with down payments. Usually they are based on your Income, Geographical location and Credit Score. Government grants and the like often depend on the time of the year money is available in the budget (they sometimes run out of money). Would you like to know if you qualify for down payment assistance or a government grant? Get in touch: ***{INSERT SCHEDULING TOOL HERE}.***\*\*\*

It’s also important to understand that not every loan needs a down payment.

And for ones that do, the percentage of down payment varies from loan to loan.

Moving on…

All that’s left to discuss of the **four Cs** is **Your New Home**, right?

**Credit** [done]

**Income and DTI (Debt to Income Ratio)** [done]

**Assets and Down Payment** [done]

**Your New Home**

So, as it turns out…

Your dream property will not be everyone else’s dream home. :)

Down payments for different types of property will be… well… different.

So whether you are after a Condo, a Single Family Home, a Beach House, a Mansion or a Townhouse, etc.

The resale value or ease of selling (among other factors) will vary, meaning that the risk will change.

So even if you have been pre-approved for a specific loan, if you change the type of home you indicated when applying…

You might need to update your loan.

Ask one of our Mortgage Pros and avoid a surprise later.

By the way…

\*\*\***Here’s a tip:** To lock in your property you will need give the seller a binder (more in tomorrow’s email). If you find out that you won’t be able close (due to one of the **7 deadly mistakes,** for example), then the binder will be at the seller’s discretion. Meaning that they do NOT have to give it back…yikes. Keep our Mortgage Pros in the loop to avoid that ***{INSERT SCHEDULING TOOL HERE}.***\*\*\*

Hey. Tell you what: let’s spice things up with another one of…

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

**Deadly Mistake #3 - Don’t Change Jobs**

Most jobs involve a period of probation.

The thing is: before your new job can be considered as a valid source of income it (the period of probation) has to be completed.

Some commission based jobs can take 12 months before they qualify as a source of income.

Yeah… make sure to have clear communication with our Mortgage Pros.

It will save you ton of headaches.

More of the Deadly 7 in tomorrow’s email.

All the best,

**{EMAIL SIGNATURE GOES HERE}**