JM | JEREMY MCDONALD
YOUR MORTGAGE MENTOR

FOR BUYERS ALREADY WORKING WITH JEREMY

FHA Purchase

You're already working with me on an FHA purchase. This short guide is about the deposit in your contract: how to send it, what proof to keep, and when to call me before any money moves.

Your earnest money checklist

1 Confirm the details before you pay

Earnest money is the deposit named in your purchase contract. Before you send it, confirm the deadline, the exact payee, and the accepted method with the escrow holder. Contract questions go to your agent or attorney. I'll help you keep the mortgage paper trail clean.

2 If you send a wire

Call the escrow holder at a phone number you already trust, not a number in a new email or text. Confirm the amount, the payee, and the wiring instructions. Keep the bank's wire confirmation, the account activity showing the debit, and the escrow receipt. If the instructions change, stop and call me.

3 If you use a certified check

Confirm the exact check type and the exact payee before the bank issues the check. Keep a copy of the check, the bank receipt or account activity showing how it was funded, and the escrow holder's receipt.

4 Don't use cash or money orders

Don't pay earnest money with cash or money orders. If you have cash, gift funds, or money in another account, call me before you deposit cash or move any funds. We need a clear path from the source of the money to the escrow holder.

Page 2 covers the paper trail, what to send me, and the full explanation on the website.

Jeremy McDonald, NMLS #1195266 | Equal Housing Opportunity

For education only. Not a commitment to lend. All loans are subject to credit approval and program guidelines.

JM | JEREMY MCDONALD
YOUR MORTGAGE MENTOR

FOR BUYERS ALREADY WORKING WITH JEREMY

The proof I need you to keep

A receipt shows the money arrived. It does not always prove where it came from. Save the records that show the source, the movement, and the delivery.

Your paper trail

Keep the signed contract, proof of how the deposit was funded, and the escrow holder's receipt. If you wired the funds, that means the bank wire confirmation and the debit on the source account. If you used a certified check, that means a copy of the check and the bank purchase or debit record.

What to send me

Upload the contract, your proof of payment, and the escrow receipt through the secure portal. Don't send account numbers or bank documents by text or regular email. Tell me before you change jobs, take on new debt, or move money again.

Call me before you move money

Call or text me at (904) 442-3213 before you deposit cash, receive a gift, transfer money between accounts, or pay from an account I don't already have on the file. If anything about the payment instructions looks different from what you already confirmed, stop and call me first.



VIDEO WALKTHROUGH COMING SOON

How to deliver your earnest money safely

A short video with Jeremy will be added here after the script is approved. This artwork is a placeholder from an existing Mortgage Mentor video.

Want the full explanation?

Read the full earnest money guide on my website › (page not live yet)
Until then, this current earnest money article ›
Protect yourself from wire fraud (CFPB) ›

Questions about your situation?

Call or text Jeremy | (904) 442-3213

Talk through your purchase ›

JEREMY McDONALD / YOUR MORTGAGE MENTOR

Jeremy McDonald, NMLS #1195266 | Equal Housing Opportunity

For education only. Not a commitment to lend. All loans are subject to credit approval and program guidelines.