



Things To Do Things Not To Do

TIPS FOR A SMOOTH LOAN APPROVAL

These DO's and DON'Ts will help avoid any delays with your loan approval:

- DO** call us if you have any questions
- DO** continue living at your current residence
- DO** continue making your mortgage or rent payments
- DO** continue to use your credit as normal
- DO** keep working at your current employer
- DO** keep your same insurance company
- DO** stay current on all existing accounts

- DON'T** apply for new credit (even if you seem pre-approved)
- DON'T** buy any furniture
- DON'T** change bank accounts
- DON'T** close any credit card accounts
- DON'T** consolidate your debt onto 1 or 2 credit cards
- DON'T** finance any elective medical procedure
- DON'T** join a new fitness club
- DON'T** make a major purchase (car, boat, fur, jewelry, etc.)
- DON'T** max out or over charge on your credit card accounts
- DON'T** open a new cellular phone account
- DON'T** open a new credit card
- DON'T** pay off any loans or credit cards without discussing it with us
- DON'T** pay off charge offs without a discussion with us first
- DON'T** pay off collections without a discussion with us first
- DON'T** start any home improvement projects
- DON'T** take out a new loan
- DON'T** transfer any balances from one account to another
- DON'T** transfer money from one account to another
- DON'T** make any deposits into your accounts that you can't document the source

If you encounter a special situation, it is best to mention it to us right away so we can help you determine the best way to achieve your goals.