

## Tips For a Smooth Loan Approval

Here is a list of tips to help ensure a smooth loan process. These tips will help avoid any delays with your loan approval.

### ***The DO's***

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

### ***The Don'ts***

- DO NOT** make any employment or income changes
- DO NOT** make any large deposits in any of your Banking or Investment accounts before speaking with me
- DO NOT** transfer funds from one account to another
- DO NOT** make any major purchases
- DO NOT** apply for new credit (even if you are pre-approved)
- DO NOT** open any new credit cards
- DO NOT** transfer any balances from one account to another
- DO NOT** pay off any charged off accounts with out speaking with me
- DO NOT** pay off any collection accounts with out speaking with me
- DO NOT** pay off any loans or credit with out speaking with me
- DO NOT** closed any credit accounts
- DO NOT** max out any credit card accounts
- DO NOT** take out any new loans
- DO NOT** purchase any furniture
- DO NOT** start any home improvement projects
- DO NOT** finance any elective medical procedures

If you encounter any special situations that could affect your credit or you have funds (cash) other than your income that you need to deposit, it is best to discuss it with me immediately so that we can help you determine the best way to achieve your goals.