



YOUR DO NOTS

There are certain "Do's and Don'ts" which may affect the outcome of your loan request. These remain in effect before, during and after loan approval up until the time of settlement when your loan is funded and recorded. Often, credit, income, and assets are verified the hour before you have signed your final loan documents.

MAKE SURE THAT YOU DO NOT

Do any of the things that may alter your credit and may risk you obtaining your loan. These things may put you in default of your Sales Contract, may put your ESCROW deposit at risk, and may put you at risk of being sued.



Here Is A List That You Should Comply With:

- ✓ **Quit your job or change jobs.** If this is likely, consult with your loan officer.
- ✓ **Allow anyone to make an inquiry on your credit report except your lender.**
- ✓ **Apply for credit anywhere else except with your lender.** This causes more "hits" on your credit rating which can reduce your credit score.
- ✓ **Change bank accounts or transfer money within your existing accounts.**
- ✓ **Co-sign for anyone, for any reason.**
- ✓ **Purchase or attempt to purchase anything else on credit such as another car, truck, boat, furniture or other real estate.**
- ✓ **Charge any abnormal amounts to your current credit cards or credit lines.**
- ✓ **Send in late payments or incur late fees for anything.**
- ✓ **Wait longer than the time frame given per your contract to provide all necessary paperwork and information to your lender when requested.**