

LOAN PROCESS

Do's and Dont's

Dont's

- Don't change or quit your job.
- Don't apply for any new credit or loans of any kind.
- Don't pay off debts, collections or charge-offs.
- Don't move.
- Don't co-sign or become a co-borrower on any other loan.
- Don't make major changes to your asset structure.
- Don't make cash deposits into your bank accounts.

Do's

- Do make all payments on time.
- Do tell us about all property you own. (house, condo, land)
- Do tell us right away if your employment status or pay changes.
- Do tell us about all of your income and debts
(child support, alimony, debts not on credit report, side business)
- Do keep all your paystubs, bank statements, and tax returns.
- Do be upfront about your credit (good or bad).
- Do continue to use your credit card as you normally would.
- Do make your spouse available to sign at closing if purchasing a primary residence.
- Do call us if you have any questions or want to change your finances in any way!