

Tips for Smooth Loan Approval

Here is a list of helpful tips to ensure an effortless loan process. These DO's and DON'Ts will help avoid any delays with your loan approval.

- DO continue making your mortgage or rent payments
- DO stay current on all existing accounts
- DO keep working at your current employer
- DO continue living at your current residence
- DO continue to use your credit as normal
- DO call us if you have any questions
- DON'T make a major purchase (car, boat, fur, jewelry, etc)
- DON'T apply for new credit (even if you seem pre-approved)
- DON'T open a new credit card
- DON'T transfer any balances from one account to another
- 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 close any credit card accounts
- DON'T change bank accounts
- DON'T max out or over charge on your credit card accounts
- DON'T consolidate your debts in to 1 or 2 credit accounts

- DON'T take out a new loan
- DON'T start any home improvement projects
- DON'T open a new cell phone account