



Tips for a Simple Loan Approval



- Call your loan officer if you have any questions.
- Provide requested documentation promptly & in its entirety.
- Continue living at your current residence.
- Continue making mortgage or rent payments.
- Continue to use your credit as normal.
- Keep working at your current employer.
- Keep your same insurance company.
- Stay current on all existing accounts.
- Keep good financial records.
- Notify your loan officer if you expect to receive gift funds from a relative, employer, union hall, or non-profit organization.
- Notify your loan officer of any depletion of funds needed to close.



- Change employment or marital status during loan process.
- Make any major purchases (car, furniture, jewelry, etc.).
- Change bank accounts.
- Make any large cash deposits into bank accounts.
- Close any credit accounts.
- Max out or overcharge credit accounts.
- Take out a new loan or co-sign on a loan.
- Open a new cell phone account.
- Pay off loans, collections, credit cards without discussing it with your loan officer.
- Take out new student loans without contacting your loan officer.
- Take out a cash advance from your credit card during the loan process.

Call Today for Property Information



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