



Tips For A 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 keep 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

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 buy any furniture
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 debt onto 1 or 2 credit cards
DON'T take out a new loan
DON'T start any home improvement projects
DON'T open a new cellular phone account
DON'T join a new fitness club
DON'T pay off any loans or credit cards without discussing it with us

If you encounter a special situation, it is best to mention it to us right away so we can help you determine the best way to achieve your goals.