

## **DO'S AND DON'TS FOR BORROWERS DURING PROCESSING**

During the processing of your loan application there are certain "DO'S and DON'TS" which may affect the outcome of your loan request. These remain in effect not only until your loan is approved but until the loan is actually funded and recorded. Many times credit, income and assets are reverified after you have signed your final loan documents. We suggest that you comply with this list.

### **MAKE SURE YOU DO NOT:**

1. Quit your job or get another job unless it is in the same line of work and for equal or more money, please call if this occurs.
2. Allow anyone to make an inquiry on your credit report.
3. Change bank accounts or transfer money within your existing accounts.
4. Co-sign for a loan for anyone.
5. Purchase an auto or take on any additional debt.
6. Purchase any other real estate.
7. Apply for credit anywhere or complete any other credit application.
8. Charge any additional debt on any current credit.
9. Start any home improvements that are not a condition of the loan.

### **MAKE SURE YOU DO:**

1. Keep all accounts current including mortgages, car payments, credit cards, etc.
2. Please call us anytime a question may arise.
3. Keep copies of all paycheck stubs and any statements on bills being paid off through this loan.
4. Make payments on all accounts on or before the due date, even if the account is being paid off with your new loan.