

Innovative Lending Solutions

THE DO'S AND DON'T'S THAT WILL EXPEDITE YOUR LOAN

1. NO NEW LARGE PURCHASES (SUCH AS CARS, BOATS, TV'S). EVEN "SHOPPING CAN ADD INQUIRIES TO YOUR CREDIT REPORTS.
2. DO NOT CHANGE, QUIT, OR RETIRE FROM YOUR CURRENT JOB.
3. DO NOT MAKE LARGE WITHDRAWALS OR DEPOSITS WITHOUT GOOD REASON. KEEP ALL RECEIPTS AND DEPOSIT SLIPS.
4. KEEP YOUR HOUSE IN GOOD AND CLEAN ORDER INSIDE AND OUT FOR YOUR APPRAISAL.
5. CONTINUE TO PAY ALL MONTHLY BILLS ON TIME, RIGHT UP TO CLOSING. THIS INCLUDES RENT, CAR PAYMENTS, ALL REVOLVING DEBT, AND YOUR CURRENT MORTGAGE.
6. DO NOT CO-SIGN ON ANYTHING.
7. DO NOT APPLY FOR ANY OTHER CREDIT AND PLEASE DON'T ADD MORE DEBT TO CURRENT REVOLVING CREDIT CARDS.
8. DO NOT ALLOW ANY OTHER CREDIT INQUIRIES.
9. KEEP YOUR PAYCHECK STUBS.
10. IF YOU ARE GOING TO BE INACCESSIBLE BECAUSE OF VACATION OR EMERGENCY, PLEASE GIVE US NOTICE SO WE CAN REACH YOU IF WE NEED TO.

ANYTHING THAT YOU ARE NOT SURE OF, CALL US.

PLEASE NOTIFY YOUR LOAN OFFICER WITH ANY CHANGES