



MY CITY

HOME LOANS

TOP



TO AVOID

During The Loan Process

Contact us today
to learn more!

SCAN FOR
FOR MORE USEFUL
INFORMATION



AVOID



OMITTING DEBT AND LIABILITIES

Always include all debts and liabilities on your loan application.



JOB CHANGES

Avoid quitting, reducing hours, changing jobs, or becoming self employed.



CO-SIGNING FOR ANY LOANS

Avoid helping anyone out by co-signing for their loan, credit card, or adding them to your accounts.



MISUSING CREDIT CARDS

Avoid running up balances, falling behind on payments, or opening a new card.



OPENING NEW CREDIT LINES

Avoid applying for or opening any new credit lines.



DEPOSITING LARGE AMOUNTS

Avoid making any large deposits, especially cash before speaking with a loan originator.



CHANGING BANK ACCOUNTS

Use the same bank account your verified at the beginning of the loan process until you close. Try to avoid transfers.



BUYING NEW FURNITURE

Avoid buying furniture or any large purchases until after you close your loan.



BUYING A NEW VEHICLE

Avoid buying a new car with a loan or your verified funds.



SPENDING CLOSING FUNDS

Avoid spending your required minimum closing fund amount, or verified reserves.