

Ten Tips for a Smooth Loan Approval

Here's a list of best practices to follow after you have submitted your home loan application. By practicing these tips you will help us process your home loan application quickly and efficiently:

- 1. Continue making your mortgage or rent payments.
Stay current on all existing accounts.**
- 2. Do not make any employment or income changes.**
- 3. Do not make any major purchases (car, boat, jewelry, etc.).**
- 4. Do not apply for new credit (even if you are pre-approved).**
- 5. Do not transfer any balances from one account to another.**
- 6. Do not close any credit accounts.**
- 7. Do not change bank accounts.**
- 8. Do not spend the maximum or go over limit on any credit card accounts.**
- 9. Do not start on any home improvement projects.**
- 10. Do not pay off any loans or credit cards without contacting us.**

If you have any special circumstances that could affect your credit, please contact us as soon as possible at 928.783.8881 to discuss how we can assist you. Congratulations on taking the first steps toward purchasing or refinancing your dream home. We look forward to serving you!

