DO + DON’T for the Loan Process

Some important things to keep in mind when working toward your goal of homeownership:

**DO**

- DO continue to make all of your payments (car, credit card, house, rent, gym, etc.) on time and in full.
- DO stay current on every single bill.
- DO keep your current job until after closing.
- DO inform your loan officer if ANYTHING changes in your situation, even if you don’t think it’s important.
- DO immediately let your loan officer know if anything changes on your agreement to purchase.
- DO hang on to every deposit slip, check stub, refund check, bank statement, receipt of payment, etc.

**DON’T**

- DON’T give out your Social Security number to anyone other than your mortgage lender.
- DON’T apply for any new credit (this could lower your score).
- DON’T make large purchases on your already established credit cards.
- DON’T transfer balances from one account to another or refinance any debt.
- DON’T quit your job.
- DON’T pay off any large credits or other loans.
- DON’T open or close any bank, investment or retirement accounts.

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