

# TIPS FOR A SMOOTH LOAN APPROVAL

**MOST IMPORTANTLY:  
DO NOT GIVE YOUR  
SSN OUT FOR THE  
NEXT 30 DAYS!**

**DO** continue making your mortgage or rent payments on time

**DO** stay current on all existing accounts (even if you're paying them off)

**DO** continue to work for the same employer

**DO** continue to use the same insurance company

**DO** continue living at your current residence

**DO** continue to use your credit cards as normal

**DO** call us if you have ANY questions

**DON'T** make a major purchase (car, boat, furniture, jewelry, etc.)

**DON'T** apply for new credit (even if you're pre-approved)

**DON'T** open a new credit card

**DON'T** transfer any balances from one account to another

**DON'T** pay off any collections

**DON'T** close any credit cards

**DON'T** change bank accounts or banks

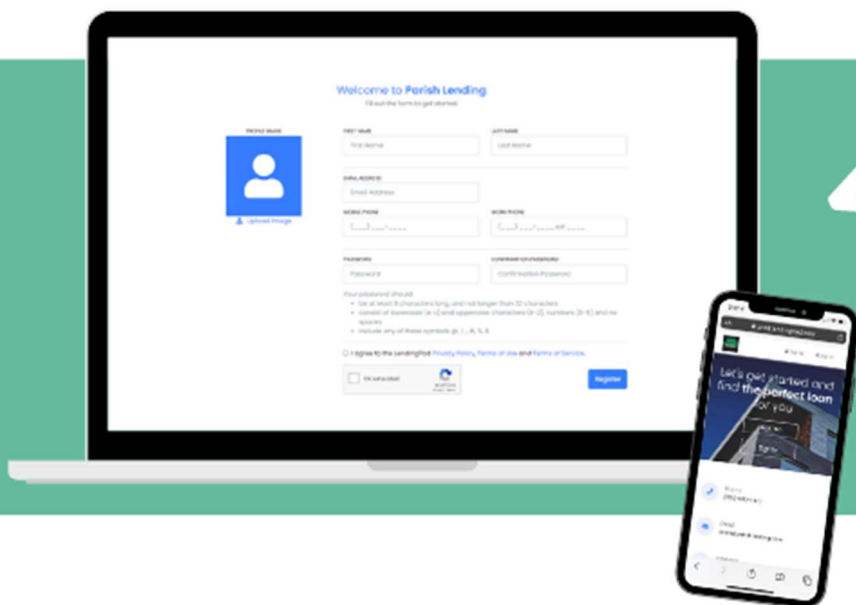
**DON'T** max out your credit cards

**DON'T** consolidate your debt onto fewer credit accounts

**DON'T** take out a new loan

**DON'T** open a new cell phone account

**DON'T** keep us a secret - please share our services with co-workers, friends, & family when you have the opportunity!



**Get  
Started**

