

## **Top 10 Things Not to do during the Loan Process**

10. I will NOT co-sign on any new credit for anybody else.
9. I will NOT initiate any new inquiries into my credit.
8. I will NOT close any of my bank accounts or change banks.
7. I will NOT make any large deposits before checking with my Mortgage Lender.
6. I will NOT establish any new items of credit within 60 days of my closing.
5. I will NOT omit debts or liabilities for my mortgage application.
4. I will NOT spend funds that have been set aside for closing.
3. I will NOT use my existing credit cards excessively or fall behind on my payments.
2. I will NOT purchase any large items on credit such as vehicles, appliances, or furniture.
1. I will NOT change jobs, become self-employed, or quit my job.