



**PATRICK QUEALLY**

**MORTGAGE TEAM**

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## ***THE “DO’S” & “DO NOT’S”***

### **TIPS FOR A SMOOTH LOAN APPROVAL**

- DO** continue making your mortgage or rent payments
- DO** stay current on all existing accounts
- DO** keep working at your current employer
- DO** keep your same insurance company
- DO** continue living at your current residence
- DO** continue to use your credit as normal
- DO** call me if you have any questions
  
- DO NOT** make a major purchase (ex. car, boat, jewelry, etc.)
- DO NOT** apply for new credit (even if you seem pre-approved)
- DO NOT** open or close a any credit card accounts
- DO NOT** transfer any balances from one account to another
- DO NOT** max out or over charge on your credit card accounts
- DO NOT** consolidate your debt onto 1 or 2 credit cards
- DO NOT** open or close any installment loans
- DO NOT** pay off charge offs without a discussion with us first
- DO NOT** pay off collections without a discussion with us first
- DO NOT** pay off loans or credit cards without discussing with us
- DO NOT** buy any furniture on credit
- DO NOT** open or close any bank accounts
- DO NOT** start any home improvement projects
- DO NOT** open a new cellular phone or gym membership accounts