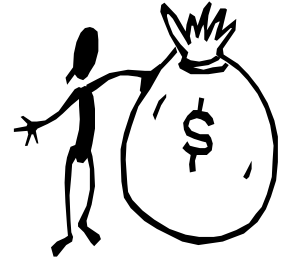


# Wise Advice from The Loan Goddess

## Five and Five:

### Five ways to assure loan approval (DO'S)

- ☑ DO pay your bills on time and start saving.
- ☑ DO ask your Mortgage Broker about rates, credit decisions, preapproval, and anything related to your real estate transaction.
- ☑ DO get a copy of your credit report (from all 3 repositories) and look at your FICO scores right away.
- ☑ DO curtail your spending in the months leading to a home purchase.
- ☑ DO document any large deposits.



### Five ways to assure loan denial (DON'TS)

- ☑ DON'T screw up your credit.
- ☑ DON'T change jobs, suddenly decide to work for yourself, or move without telling your Mortgage Broker.
- ☑ DON'T take advice from the uninformed about rates, or believe "low ball" quotes from loan agents or brokers.
- ☑ DON'T get into escrow on a property you cannot afford.
- ☑ DON'T make any big purchases over the next couple of months.

