

# To experience a smooth closing, avoid the bumps.



Please be careful. Some actions you might not expect to cause problems can keep you from closing on time or disrupt your closing altogether.

## **Bump 1: Don't apply for credit.**

To avoid any change to your credit score, stay away from new credit cards (including store accounts) and don't close accounts or max them out.

## **Bump 2: Don't be late with payments.**

Timely payment of your bills and other debts is important to your lender.

## **Bump 3: Don't make a large purchase.**

Incurring a major expense by buying a car, boat or motorcycle, for example, can affect your approval for a mortgage.

## **Bump 4: Don't be late with documentation.**

When a document is requested, providing it promptly is key to moving you toward a smooth closing.

## **Bump 5: Try not to change jobs.**

Since lenders generally require 2 years in your current job, even a position with a better salary can disqualify you for a mortgage. If you are changing jobs, please speak with your lender immediately.

**Following these tips can ease you down the road toward a smooth closing.**



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