



What to Avoid During the Closing Process

- X AVOID CHANGING YOUR MARITAL STATUS:**
How you hold title is affected by your marital status. Be sure to make both your lender and the title company aware of any changes in your marital status so that documents can be prepared correctly.
- X AVOID CHANGING JOBS:**
A job change may result in your loan being denied, particularly if you are taking a lower-paying position or moving into a different field. Don't think you're safe because you've received approval earlier in the process, as the lender may call your employer to re-verify your employment just prior to funding the loan.
- X AVOID SWITCHING BANKS OR MOVING YOUR MONEY TO ANOTHER INSTITUTION:**
After the lender has verified your funds at one or more institutions, the money should remain there until needed for the purchase.
- X AVOID PAYING OFF EXISTING ACCOUNTS UNLESS YOUR LENDER REQUESTS IT:**
If your Loan Officer advises you to pay off certain bills in order to qualify for the loan, follow that advice. Otherwise, leave your accounts as they are until your escrow closes.
- X AVOID MAKING ANY LARGE PURCHASES:**
A major purchase that requires a withdrawal from your verified funds or increases your debt can result in your not qualifying for the loan. A lender may check your credit or re-verify funds at the last minute, so avoid purchases that could impact your loan approval.

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