



# TIPS FOR A SIMPLE LOAN APPROVAL



Once you are pre-qualified\*, it is critically important that you follow these tips to help you avoid any delays and costly challenges with your loan approval.

If you encounter a special situation like identity theft, it is best to mention it to us right away so we can help you determine the best way to achieve your goals.

## DO's

- DO** call us if you have any questions.
- DO** provide requested documentation promptly and its entirety.
- DO** continue living at your current residence.
- DO** continue making your mortgage or rent payments.
- DO** continue to use your credit as normal.

- DO** keep working at your current employer.
- DO** keep your same insurance company.
- DO** stay current on all existing accounts.
- DO** expect requests for additional documentation throughout the loan process.
- DO** let us know if you will be receiving gift money before it is deposited into your account.

## DON'Ts

- DON'T** change your employment status.
- DON'T** make any major purchases (car, furniture, jewelry, etc.).
- DON'T** change bank accounts.
- DON'T** make any large cash deposits into your bank accounts.
- DON'T** transfer any balances from one account to another.
- DON'T** close any credit card accounts.
- DON'T** consolidate your debt onto one or two credit cards.
- DON'T** apply for new credit or open a new credit card.

- DON'T** max out or overcharge on your credit card accounts.
- DON'T** take out a new loan or co-sign on a loan.
- DON'T** pay off any loans or credit cards, charge offs, or collections without discussing it with us first.
- DON'T** finance any elective medical procedure.
- DON'T** join a new fitness club.
- DON'T** open a new cellular phone account.
- DON'T** have your credit pulled or dispute any information on your credit report.
- DON'T** pack away or store any important documents, even if they aren't initially requested.



**Steph Chapple**  
 NMLS #1667806 | Loan Officer  
 (970) 443-3763 - Cell  
 (970) 530-0489 - Office  
 steph.chapple@academymortgage.com  
 academymortgage.com/about-us/team/stephchapple  
 1951 Wilmington Dr.  
 Fort Collins, CO 80528  
 LO State Lic#: CO 100509458; WY 8022



**Amy Martin**  
 Broker Associate  
 (970) 698-0196 - Cell  
 amy@homesbyamymartin.com  
 homesbyamymartin.com  
 125 S. Howes Street - Suite 120  
 Fort Collins, CO 80521  
 FA.100078374