



DON'T THINK
YOU
CAN'T.

THINK YOU CAN!

Keep It Simple Until Closing

Once you apply for a home loan, the goal is to keep everything the same – until you get the keys.

DON'T

- ✔ **Don't make big purchases** (cars, furniture, appliances).
- ✔ **Don't apply for new credit** of any kind.
- ✔ **Don't change jobs or income** without talking to your lender.
- ✔ **Don't move large amounts of money** or make unexplained deposits.
- ✔ **Don't miss payments** or fall behind on bills.
- ✔ **Don't open, close, or change bank or credit** accounts.
- ✔ **Don't borrow money** or co-sign for anyone.

DO

- ✔ **Pay all bills** on time.
- ✔ **Use your credit the same way** you normally do.
- ✔ **Ask your lender before** making financial changes.

**One simple rule:
If it changes your money,
credit, or job—ask first!**



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VERO MORTGAGE

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