

- 1 Get Credit Ready**

Have your DSLD Loan Originator pull your credit to see if there are any issues that need to be worked out. DSLD mortgage will help get you in contact with a credit consultant.
- 2 Pause the Purchase**

Hold off on large purchases. An example would be a car loan, new home furniture, or adding any significant credit line before purchasing your new home.
- 3 Do not be "that" Friend**

Make sure to not co-sign a loan for anyone during this time.
- 4 Let's not be Wishy Washy**

Keep your bank account; changing banks will delay your closing. Lenders need to know that you are reliable.
- 5 Employee of the Month**

During this time, do not change jobs, quit your job, or become self-employed.
- 6 Pay those Bills**

Never forget that your loan is not funded until it has been funded.
- 7 Be a Document Pack Rat**

Make sure to have all of your legal documents prepared and copied ahead of time. This will save you time and make the process go smoother (check out our Document Checklist to view what documentation you will need).
- 8 Communication is Key**

Notify your DSLD Loan Originator of any changes that may arise financially during this time. Over communicating is "key"!
- 9 Nobody likes a Showoff**

It is recommended that you do not deposit large sums of money without notifying your DSLD Loan Originator. Money is looked at very closely during this process.
- 10 Take a Deep Breath**

Your DSLD Loan Originator is here to make the loan process go as stress-free as possible. And just remember, you will have your dream home in no time!