



Don't Put Your Mortgage **APPROVAL AT RISK**

During your application process, it's important to know what to do and what not to do. Talk to your DHI Mortgage Loan Originator before doing anything that could put your loan at risk.

- 1. DON'T USE "BUY NOW, PAY LATER"**
These installment plans are considered ongoing debt.
- 2. DON'T PURCHASE A VEHICLE**
Avoid large purchases until your mortgage is approved.
- 3. DON'T USE CREDIT CARDS MORE THAN ABSOLUTELY NECESSARY**
Hold off on any unnecessary spending.
- 4. DON'T SPEND THE MONEY SET ASIDE FOR YOUR CLOSING COSTS**
You'll need this money if your mortgage gets approved!
- 5. DON'T BE LATE ON ANY PAYMENTS**
Doing so could put your mortgage qualification on hold for up to a year.
- 6. DON'T COSIGN A LOAN FOR ANYONE**
This may have a negative effect on your application.
- 7. DON'T MAKE ANY UNUSUALLY LARGE DEPOSITS**
Talk to your Mortgage Loan Originator first!
- 8. DON'T CHANGE JOBS**
This includes quitting or becoming self-employed.
- 9. DON'T APPLY FOR ANY NEW CREDIT**
If they ask for your Social Security number, they're likely looking at your credit.
- 10. DON'T BUY NEW FURNITURE**
Wait until you're in your new home to make large purchases.

Reach out to your DHI Mortgage Loan Originator with any questions!

