Do’s and Don’ts Before Closing

Protect your loan approval between offer and keys.

WHY THIS MATTERS

Your credit, income, and bank accounts are verified again right before closing. Changes between approval and closing are the number one cause of last minute loan problems.

THE BIG IDEA

Keep your financial picture frozen in place. Same job, same accounts, same debts, no new anything until after you have the keys.

THE LIST

- **DO keep paying every bill on time**
- **DO keep working your current job**
- **DO ask before moving money between accounts**
- **DON’T open new credit cards or loans**
- **DON’T buy a car, furniture, or appliances on credit**
- **DON’T make large unexplained deposits**
- **DON’T change jobs without telling your lender**
- **DON’T co-sign for anyone during escrow**

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Questions during escrow? Scan to reach Travis directly