



Don't get in a Pickle

CREDIT

1. Don't make a major purchase (i.e. car, increase lease, boat, jewelry, etc.)
2. Don't open new credit cards -- even if you're getting 20% off of your purchase
3. Don't buy any furniture
4. Don't apply for new credit until AFTER you close on your mortgage
5. Don't transfer credit card balances from one account to another
6. Don't pay charge offs without a discussion with lender first
7. Don't pay collections without a discussion with lender first
8. Don't pay off any loans or credit cards without discussing with lender
9. Don't close any credit card accounts
10. Don't max out or over charge on your credit card accounts
11. Don't consolidate your debt into 1 or 2 credit cards

12. Don't take out a new loan

13. Don't finance any elective medical procedures

INCOME

14. Don't quit your job to change industries or start a new company

15. Don't switch from a salaried job to a heavily-commissioned job

ASSETS

16. Don't change bank accounts

17. Don't transfer large sums of money between bank accounts

18. Don't forget to pay your bills -- even the ones in dispute

19. Don't accept a cash gift without filing the proper "gift" paperwork

20. Don't make random, undocumented deposits into your bank account

