



RESIDENTIAL · COMMERCIAL · BUSINESS

Continue To Make All Your Payments

During this entire loan process and until your loan has been funded to escrow, **DO NOT** discontinue making any of your regular monthly payments on your credit cards, car payments, installment loans, mortgages or any other credit obligation; even if they are being paid off through this loan request. Your current pre approval status is based on all your accounts on your credit report continuing the same reporting record throughout your entire loan process. If you fail to make your regularly scheduled payments or if other credit obligations such as judgments, liens or collection accounts report to your credit report; this will jeopardize your current pre approval status. Additionally, this may adversely affect our ability to obtain FINAL approval at the rate and terms that you may have been quoted. It may also be unfortunately necessary to decline your loan request entirely.

No New Accounts/No New Credit Inquiries

During this entire loan process and until your loan has been funded to escrow, **DO NOT** open any new accounts or increase your current debt obligations in any manner, without first speaking with your loan consultant. *You may also want to discuss with your loan consultant the implications of having too many credit inquiries reporting to your credit report and the impact it may have on your credit risk scores.* Do not make any new credit purchases, including new car purchases, new credit cards or deferred payment purchases. Also, please limit if possible your current credit card purchases until your loan has been funded to escrow. Any substantial increases in your credit card balances and any new accounts will jeopardize your current pre approval status. Additionally, this may adversely affect our ability to obtain FINAL approval at the rate and terms that you may have been quoted. It may also be unfortunately necessary to decline your loan request entirely.

Good Faith Estimate Disclosure

The Good Faith Estimates that you may receive throughout your loan transaction are “estimates only”. You may be liable for additional charges exceeding those on the Good Faith Estimates. Exact costs will be calculated and verified prior to the signing of your loan documents. TLC Financial Network, Inc. is not responsible for outside additional charges (escrow, title, recording, etc.) that may be incurred during your loan transaction. If you have further questions, please contact your loan consultant for further details regarding your loan costs.

Borrowers Signature

Date

Co-Borrowers Signature

Date

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www.tlcfinancialnetwork.com

Cont Payments, No New Accts, GFE Disclosure