



## **DON'Ts DURING THE SBA LOAN PROCESS**

- **Don't** quit your job.
- **Don't** have any new credit inquiries.
- **Don't** let anyone run your credit - period.
- **Don't** open any new credit cards.
  - This includes department stores, gas cards, etc.
- **Don't** open any new business or personal bank accounts.
- **Don't** buy a new vehicle/ **Don't** refinance your current vehicle.
- **Don't** buy a home/**Don't** sell your home/**Don't** apply for a lease/housing/rental.
- **Don't** refinance your home: HELOC, second mortgage, etc.
- **Don't** pay off credit cards without checking with your loan agent / technical supervisor.
- **Don't** pay your franchise fee until you talk to your loan agent / technical supervisor.
- **Don't** talk to the bank unless advised by your loan agent / technical supervisor.
- **Don't** rollover, disperse, or withdraw any retirement funds without checking with your loan agent / technical supervisor.
- **Don't** open multiple business entities.
- **Don't** include the name of your franchise in your business entity name.

If a vehicle lease is required, First Financial can facilitate the lease pre-approval to avoid unnecessary credit inquiries.

**Please refrain from making any unnecessary purchases, credit pulls, or other actions that could affect your credit score as this score is verified throughout the loan process.**

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Signature

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Date

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Print Name