



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.

Signature / Date