



important facts about credit  
**CREDIT-ED**

*Everything you need to know  
about credit management!*

**Topic: Top Ten Credit Do's and Don'ts During the Loan Process**  
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Keep in mind the actual lender will pull their own credit report at closing, and if your credit scores have dropped, you may no longer qualify for the rate that was underwritten and the final approval may come back with a higher rate. Unfortunately, all lenders qualify you by your credit score as to which criteria you fit and every loan has different criteria attached. The loan to value, the debt to ratio and so on, etc. This is what borrowers do not understand, and they think the loan officer is baiting and switching. They are not. If an issue comes up that the lender decides you do not qualify for a certain loan, the only thing a loan officer can do is shop for lenders and see if any are willing to give the rate and program they thought you qualified for. If you have good credit and know your score, the loan officer can give you an idea what he or she can offer based on what you say. But do not expect them to stand by their quote if and when they pull your credit your scores have dropped.

**Why It Matters:** Knowing what you should and shouldn't do can affect the terms of your loan. It is always best to be as educated as possible about the loan process to ensure you are getting the best deal for you.

1. **What You Need to Know:**

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