

THE TEN COMMANDMENTS OF BUYING A HOME

1. Thou shalt not change jobs, become self-employed, switch to a commission structure or quit your job.
2. Thou shalt not buy a car, truck, van, boat, or motorcycle (or you may be living in it)!!
3. Thou shalt not use credit cards excessively or let current accounts fall behind.
4. Thou shalt not spend money you have set aside for closing.
5. Thou shalt not omit debts or liabilities from your loan application.
6. Thou shalt not buy furniture or any other large purchases.
7. Thou shalt not originate any new inquiries into your credit.
8. Thou shalt not make large deposits without checking with your loan officer first.
9. Thou shalt not change bank accounts.
10. Thou shalt not co-sign on a loan for anyone.