



>THE TEN COMMANDMENTS OF BUYING A HOME

1. ***Thou shalt not*** change jobs, become self-employed or quit your job.
2. ***Thou shalt not*** buy a car, truck or van (or you may be living in it)!
3. ***Thou shalt not*** use charge cards excessively or let your 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.
7. ***Thou shalt not*** originate any kinds of inquiries into your credit.
8. ***Thou shalt not*** make large deposits without first checking with your loan officer.
9. ***Thou shalt not*** change bank accounts.
10. ***Thou shalt not*** co-sign a loan for anyone.