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COMMANDMENTS OF BUYING A HOME

1. **Thou Shalt Not** change jobs, become self employed, or quit your job. If you are a seasonal worker, you must be on the job to apply and close your loan.
2. **Thou Shalt Not** buy a car, truck, or van (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** payoff collections without speaking to your loan officer.
6. **Thou Shalt Not** buy furniture, appliances or any other large purchase until you have the keys.
7. **Thou Shalt Not** let anyone pull your credit.
8. **Thou Shalt Not** make large deposits without checking with your loan officer. Do Not deposit any cash for any reason. Do not make any non payroll deposits without checking with your loan officer.
9. **Thou Shalt Not** change bank accounts.
10. **Thou Shalt Not** co-sign a loan for anyone or incur any additional debt.



**The Mortgage
Rate Leader.**

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