

The Ten Commandments of Buying a Home

- 1. Thou shalt not change jobs, become unemployed 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 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.**
- 7. Thou shalt not originate any inquiries into your credit.**
- 8. Thou shalt not make large deposits without checking with your loan officer.**
- 9. Thou shalt not change bank accounts.**
- 10. Thou shalt not co-sign a loan for anyone.**