

BUYERS 10 COMMANDMENTS

10 Commandments

when Applying for a Mortgage Loan

- ✿ Thou shall not change jobs or become self-employed.
- ✿ Thou shall not buy a car, truck or van unless you plan to live in it.
- ✿ Thou shall not use your credit cards or let your payments fall behind.
- ✿ Thou shall not spend the money you have saved for your down payment.
- ✿ Thou shall not buy furniture before you buy your house.
- ✿ Thou shall not originate any new enquiries on your credit report.
- ✿ Thou shall not make any large deposits into your bank account.
- ✿ Thou shall not change bank accounts.
- ✿ Thou shall not co-sign for anyone.
- ✿ Thou shall not purchase ANYTHING until after the closing of the loan.

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