



THE TEN COMMANDMENTS

...OF BUYING A HOME

I

Thou shalt not change jobs, become self-employed or quit your job.

II

Thou shalt not buy a car, truck or van (or you may be living in it!).

III

Thou shalt not use credit cards excessively or let current accounts fall behind.

IV

Thou shalt not spend money you have set aside for closing.

V

Thou shalt not omit debts or liabilities from your loan application.

VI

Thou shalt not buy furniture on credit.

VII

Thou shalt not originate any inquiries into your credit.

VIII

Thou shalt not make large deposits without checking with your loan officer.

IX

Thou shalt not change bank accounts.

X

Thou shalt not co-sign a loan for anyone.