

# THE *Ten Commandments* OF HOME BUYING



**DO NOT CHANGE JOBS, BECOME SELF-EMPLOYED, OR QUIT YOUR JOB**



**DO NOT BUY A CAR, TRUCK, VAN ETC. (OR YOU MAY BE LIVING IN IT)**



**DO NOT USE CREDIT CARDS EXCESSIVELY OR LET CURRENT ACCOUNTS FALL BEHIND**



**DO NOT SPEND MONEY THAT YOU HAVE SET ASIDE FOR CLOSING**



**DO NOT NOT OMIT DEBTS OR LIABILITIES FROM YOUR LOAN APPLICATION**



**DO NOT BUY FURNITURE OR APPLIANCES UNTIL AFTER CLOSING**



**DO NOT ORIGINATE ANY NEW INQUIRIES INTO YOUR CREDIT**



**DO NOT MAKE LARGE DEPOSITS WITHOUT CHECKING WITH YOUR LOAN OFFICER**



**DO NOT CHANGE BANK ACCOUNTS**



**DO NOT COSIGN A LOAN FOR ANYONE**



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Congratulations on taking the first step of the home buying process! The "10 commandments" of home buying are not a literal set of divine rules but rather a guideline to emphasize the importance of following best practices during the home buying process.

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