



...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.