



10 COMMANDMENTS OF BUYING A HOME

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1. Thou shalt not change jobs, become self employed or quit your job.
2. Thou shalt not buy a new car, van or truck (you may end up living in it).
3. Thou shalt not use charge cards excessively or let your 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 even if the payment is deferred until after closing.
7. Thou shalt not allow any additional inquiries on your credit except for insurance purposes.
8. Thou shalt not make large deposits without first checking with YOUR MLO.
9. Thou shalt not change bank accounts.
10. Thou shalt not co-sign on a loan for anyone. If you have ANY questions, or recently broke a "commandment", call/email: YOUR MLO



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