10 COMMANDMENTS FOR HOMEBUYERS

1. Thou shalt not **change jobs** or become self-employed
2. Thou shalt not **buy a car, truck, or van** unless you plan to live in it
3. Thou shalt not **use your credit cards** or let your payments fall behind
4. Thou shalt not **spend** the money you have saved for your **down payment**
5. Thou shalt not **buy furniture** before you buy your house
6. Thou shalt not **originate any new inquiries** on your credit report
7. Thou shalt not **make any large deposits**
8. Thou shalt not **change bank accounts**
9. Thou shalt not **co-sign for anyone**
10. Thou shalt not purchase **anything** until after the closing

Committing ANY of these acts can dramatically alter your Credit Score or Debt to Income Ratios and can even block your chances of closing on your home purchase. Please let us know if you have any questions about any of these items.

TRITON GROUP | LEGACY mutual mortgage

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