

# 12 Commandments for Obtaining a Home Mortgage

## You shall not:

- 1 Change jobs, become self-employed or quit your job
- 2 Use credit cards excessively or let your accounts fall behind
- 3 Buy or lease a car, truck or van (or you may be living in it!)
- 4 Spend money you have set aside for closing
- 5 Omit debts or liabilities from your loan application
- 6 Forget to pay your bills on time
- 7 Buy furniture (The time to buy new furniture and appliances on credit is AFTER you own the home, not before)
- 8 Originate any inquiries on your credit
- 9 Close any open credit cards or open new credit cards (even if you're getting 20% off!)
- 10 Deposit nor transfer large sums of money without FIRST checking with your loan officer
- 11 Change bank accounts
- 12 Co-sign a loan for anyone

\*10 days prior to closing, we must verify your credit and employment. That report will show if you have incurred any additional debt which could affect your loan approval.



**Call Andrea today for your same-day pre-approval  
and officially be ready to buy!**

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