

The Twelve Commandments of Buying a Home

Listen up!! This is serious stuff! Now that you are under contract (or about to be), you must adhere strictly to this list below. We don't want anything to happen that could upset your loan approval. Please carefully read this, and adhere to it, until after you close.

1. Thou shall not change jobs, become self-employed, or quit your job
2. Thou shall not buy a car, truck, boat, or RV during this process
3. Thou shall not run up or max out credit cards during this process
4. Thou shall not have any new Collections on accounts during this process
5. Thou shall not spend the money you have set aside for closing costs
6. Thou shall not omit debts or liabilities from your loan application
7. Thou shall not buy Furniture or Appliances until after you close
8. Thou shall not apply for credit of any kind..... until after you close
9. Thou shall not make large deposits without checking with your Loan Officer
10. Thou shall not transfer funds from one bank account to another
11. Thou shall not change Bank Accounts or Banks.... until after you close
12. Thou shall not co-sign a loan for anyone..... until after you close

*The day before closing, your Employment & Credit will be checked one last time.

I have read this and understand:

X----- X-----

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