



Ten Cardinal Rules for Borrowers (When obtaining a Mortgage)

Do **NOT** change jobs, become self-employed or quit your job.

Do **NOT** buy a car, truck or van.

Do **NOT** use charge cards excessively or let your accounts fall behind.

Do **NOT** spend money you have set aside for closing.

Do **NOT** intentionally omit information from the loan application.

Do **NOT** buy furniture or make other large purchases on credit.

Do **NOT** originate any inquiries into your credit

Do **NOT** make large deposits without first checking with your loan officer.

Do **NOT** change bank accounts.

Do **NOT** co-sign a loan for anyone.

