



The Ten Commandments When Buying a Home or Applying for a Mortgage

THOU SHALT NOT change jobs, become self-employed, or quit your job.

THOU SHALT NOT purchase a car, truck, boat, or make any other major purchase.

THOU SHALT NOT buy furniture or other big-ticket items with funds set aside for closing.

THOU SHALT NOT use credit cards excessively or fall behind on payments.

THOU SHALT NOT omit debts or liabilities from your loan application.

THOU SHALT NOT stop paying rent or your current mortgage.

THOU SHALT NOT allow excessive credit inquiries or apply for new credit accounts.

THOU SHALT NOT co-sign on a loan for anyone.

THOU SHALT NOT make large deposits without first consulting your loan officer.

To avoid surprises along the way:

Any past or present judgments that haven't been satisfied will show up during the title insurance process. To keep things on track and avoid delays or even a cancelled closing, it's important to share any judgments with me and your loan officer as early as possible. That way we can address them upfront and make sure there are no surprises later.