

THE TEN COMMANDMENTS FOR **BUYERS** DURING LOAN PROCESSING

- 1) Thou shalt not **change lenders** without advising thy real estate agent.
- 2) Thou shalt not **omit debts or liabilities** from thy loan application.
- 3) Thou shalt not **quit thy job, change jobs, or become self-employed.**
- 4) Thou shalt not make any large **credit card or installment purchases.**
- 5) Thou shalt not let any credit card, auto, rent, or house payment **lapse.**
- 6) Thou shalt not **initiate any credit inquiries.**
- 7) Thou shalt not **change bank accounts.**
- 8) Thou shalt not **co-sign a loan** for anyone.
- 9) Thou shalt not **spend money set aside for closing.**
- 10) Thou shalt not make large deposits into thine accounts **without first checking with thy loan officer** for documentation requirements.

