

# 10 Commandments When Applying For A Home Loan

Thou shalt not change jobs or become self-employed.

Thou shalt not buy a car, truck, or van unless you plan to live in it.

Thou shalt not use your credit cards or let your payments fall behind.

Thou shalt not spend the money you have saved for your down payment.

Thou shalt not buy furniture before you buy your house.

Thou shalt not originate any new inquiries on your credit report.

Thou shalt not make any large deposits into your bank account.

Thou shalt not change bank accounts.

Thou shalt not co-sign for anyone.

Thou shalt not purchase ANYTHING until after the closing of the loan.