

# Stop & Think

## WHAT NOT TO DO WHEN BUYING A HOME



You've fallen in love with a home and have been pre-approved! But, before you spend big on the celebration or make any other huge decisions, remember your loan is still being processed.

Large expenditures and changes in your lifestyle can have a negative impact on the outcome of your loan. The good news is, if you follow these ten rules, the surprises may be avoided:

1. **DO NOT** change jobs, become self-employed or quit your job.
2. **DO NOT** buy a car, truck or van (or you may be living in it!).
3. **DO NOT** use credit cards excessively or let current accounts fall behind.
4. **DO NOT** spend money you have set aside for closing.
5. **DO NOT** omit debts or liabilities from your loan application.
6. **DO NOT** buy furniture on credit.
7. **DO NOT** originate any inquiries into your credit.
8. **DO NOT** make large deposits without checking with your loan officer.
9. **DO NOT** change bank accounts.
10. **DO NOT** co-sign a loan for anyone.

For all of your mortgage needs, call your trusted local lender today!



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