



THE 10 COMMANDMENTS OF BUYING A HOME: BEFORE YOU CLOSE AND MOVE IN

1. THOU SHALT NOT CHANGE JOBS, BECOME SELF-EMPLOYED OR QUIT YOUR EXISTING JOBS.
2. THOU SHALT NOT BUY OR LEASE A CAR, TRUCK, RV OR BOAT, ETC.
3. THOU SHALT NOT SPEND MONEY YOU HAVE SET ASIDE FOR CLOSING COSTS AND DOWN PAYMENT.
4. THOU SHALT NOT TAKE ON ANY DEBT WITHOUT SPEAKING TO ME FIRST.
5. THOU SHALT NOT BUY FURNITURE OR APPLIANCES.
6. THOU SHALT NOT ORIGINATE ANY OTHER INQUIRIES INTO YOUR CREDIT HISTORY.
7. THOU SHALT NOT MAKE LARGE UNIDENTIFIABLE DEPOSITS INTO YOUR BANK ACCOUNT WITHOUT CHECKING WITH YOUR MORTGAGE BROKER FIRST.
8. THOU SHALT NOT CHANGE BANK ACCOUNTS.
9. THOU SHALT NOT CO-SIGN A LOAN FOR ANYONE.
10. THOU SHALT NOT USE CREDIT CARDS EXCESSIVELY OR FALL BEHIND IN MAKING ANY OF YOUR PAYMENTS.

Borrower

Co-Borrower

Borrower's Signature

Co-Borrower's Signature

Date

Date

Janice
GERARDI



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