

11 Don'ts of Home Buying

During the home buying process (from Pre-qualification through Closing):

1. DON'T change jobs, quit a job, submit a resignation, (even with a two-week notice) or become self-employed.
2. DON'T buy a car, truck, RV, boat, motorcycle, or van unless you plan to live in it.
3. DON'T use your credit cards for large ticket items, open any new or close any old accounts.
4. DON'T spend the money you have saved for your down payment and closing costs.
5. DON'T buy furniture before you officially have a home to put in it.
6. DON'T allow anyone for any reason to pull your credit.
7. DON'T move money around to and from bank accounts, make any large deposits (other than normal paychecks) into your bank account, change banks, or close any bank accounts.
8. DON'T become a co-signer for credit for anyone or an authorized user on another account.
9. DON'T pay any bills late or miss any payments.
10. DON'T schedule your move-out date too close to your new move-in date.
11. DON'T make any changes without contacting and discussing it with your lender first!