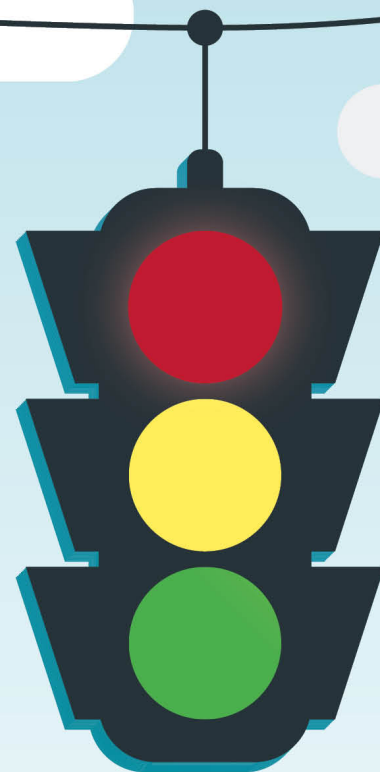


STOP & THINK

You've fallen in love with a home and have been pre-qualified!
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 for up to 45 days AFTER closing. The good news is, if you follow these ten rules, the surprises may be avoided:



WHAT NOT TO DO WHEN BUYING A HOME

- DO NOT** change jobs, become self-employed or quit your job.
- DO NOT** buy a vehicle.
- DO NOT** use credit cards excessively or let current accounts fall behind.
- DO NOT** spend money you have set aside for closing.
- DO NOT** omit debts or liabilities from your loan application.
- DO NOT** buy furniture on credit.
- DO NOT** originate any inquiries into your credit.
- DO NOT** make large deposits without checking with your loan officer.
- DO NOT** change bank accounts.
- DO NOT** co-sign a loan for anyone.



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