



**Real Estate and Lending Solutions, Inc.**

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## **10 Command When Applying for a Mortgage Loan**

- 1. Thou shall not change jobs or become self employed**
  - 2. Thou shall not buy a car, truck or van unless you plan to live in it**
  - 3. Thou shall not use credit cards or let your payments fall behind**
  - 4. Thou shall not spend the money you have saved for your down payment**
  - 5. Thou Shall not buy furniture before you buy your house**
  - 6. Thou shall not originate any new inquiries on your credit report**
  - 7. Thou shall not make any large deposits into your bank account**
  - 8. Thou shall not change bank accounts**
  - 9. Thou shall not co-sign for anyone**
  - 10. Thou shall not purchase anything until after closing**
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