



**US FINANCIAL LTD**

*All you need is US!*

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

Thou shall not change jobs or become self-employed

Thou shall not buy a car, truck or van unless you plan to live in it

Thou shall not use your credit cards or let your payments fall behind

Thou shall not spend the money you saved for your down payment

Thou shall not buy furniture before you buy your house

Thou shall not originate any new inquiries on your credit report

Thou shall not make any large deposits into your bank account

Thou shall not change bank accounts

Thou shall not co-sign ANYTHING for anyone

Thou shall not purchase ANYTHING until after the closing

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