



Preparing for a home loan

TEN DO'S AND DON'TS

- 1. Don't apply for new credit of any kind.
- 2. Do keep all existing credit card accounts open.
- 3. Don't **MAX OUT** or overcharge existing credit cards.
- 4. Do maintain your employment at your current job.
- 5. Don't consolidate debt to one or two cards.
- 6. Do pay off collections, judgements, or tax liens reported within the past year.
- 7. Don't make any large purchases.
- 8. Do stay current on your existing accounts.
- 9. Don't make any large deposits into any of your accounts.
- 10. Do call me. I am here to help you through this process.



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