



## Top Ten Tips When Applying For a Home Loan

1. Stay with your current career to maintain a smooth mortgage process.
2. Hold off on buying a car until after you move into your new home.
3. Pay at least the minimum payment on time on all of your credit cards and avoid opening up any new credit cards.
4. Make sure your closing money is safely set aside in your checking or savings account.
5. Share all your debts with your loan officer to make sure you get a monthly mortgage payment you can truly afford.
6. Hold off on making big purchases, such as furniture, until you're able to move in.
7. Don't allow anyone to pull your credit other than for your mortgage application so your credit score isn't negatively impacted.
8. Check with your loan officer before making any large deposits.
9. Stick with your current credit union/bank account.
10. Avoid co-signing on someone else's loan during the mortgage process.



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