

# 10 Commandments for Home Buyers To Avoid A Closing Catastrophe

*Committing ANY of these acts can dramatically alter your Interest Rate, Credit Score or Debt to Income Ratios. They could even block your chance of closing on your home purchase. Call me now if you have any questions about any of these items.*

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 your credit card 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 or make any transfers between accounts.
8. Thou shall not change bank accounts
9. Thou shall not co-sign for anyone.
10. Thou shall not purchase anything until (way) after the closing



**Toby Lynn**

Branch Manager

NMLS 157539

Cell/Text: 404-786-5953

Office: 941-356-6579

Toby@ThePerfectMortgageSolution.com

**Serving ALL of Florida & Georgia**  
[www.ThePerfectMortgageSolution.com](http://www.ThePerfectMortgageSolution.com)

308 Sullivan Street  
Punta Gorda, FL 33950



**THE MORTGAGE FIRM**  
-Closing Simplified-  
NMLS189223

**Call or email me to discuss any questions you may have  
that could possibly affect your mortgage closing**

