



# ***BUYER DO'S & DON'TS DURING THE PROCESS***

## ***DON'TS***

- 1.** Don't change jobs, become self-employed, or quit your job
- 2.** Don't buy a car, truck, or van (or you may be living in it)
- 3.** Don't use credit cards excessively or let current accounts fall behind
- 4.** Don't spend money that you have set aside for closing
- 5.** Don't omit debts or liabilities from your loan application
- 6.** Don't buy furniture
- 7.** Don't originate any inquiries into your credit
- 8.** Don't make large deposits without checking with your loan officer
- 9.** Don't change bank accounts
- 10.** Don't cosign a loan for anyone

## ***DO'S***

- 1.** Keep your finances clean
- 2.** Return all phone calls and paperwork promptly
- 3.** Communicate with your agent at least once a week
- 4.** Review the survey
- 5.** Review the commitment for title
- 6.** Review the settlement statement (adjustments statement)
- 7.** Confirm funds for closing
- 8.** Get homeowners insurance
- 9.** Arrange for utility services
- 10.** Conduct a final walk-through, if stipulated in the contract
- 11.** Make arrangements for moving
- 12.** Provide change of address information to pertinent people and companies