



**MANNY MOSQUERA**  
FOR MORTGAGES

# THE TEN COMMANDMENTS OF BUYING A HOME

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

**MANNY**  
**MOSQUERA**  
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