













# Top 10 Mistakes Loan Applicants Make

*Tips to make the home financing  
process less difficult...*

-  Do not change jobs, quit your job, change from salaried to commissioned, or become self employed.
-  Do not buy a new car, truck, van, boat, or any big ticket item that will have a monthly payment
-  Do not use your charge cards excessively or fall behind on your payments.
-  Do not spend money that has been put aside for down-payments, settlement charges, or reserves.
-  Do not go furniture or appliances shopping for your new home.
-  Do not apply for new lines of credit.
-  Do not make large bank deposits or withdrawals.
-  Do not open, close, or otherwise change bank accounts.
-  Do not co-sign on a loan for anyone.
-  Do not forget to communicate with your realtor and your mortgage consultant if you have questions about any of these items, or other financial changes.

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**CMV** Home Loans

*For Free Pre-Approval, please contact any of the mortgage specialists listed above.*