



Bill Sauneuf – Associate Broker  
Tel: (360) 708-2929 – Fax: (360) 848-0747  
Bill@Sauneuf.com – <http://www.Sauneuf.com>



## *The Ten Commandments When Applying For A Real Estate Loan*

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 charge cards excessively or let your accounts fall behind.*
4. *Thou shalt NOT buy furniture with money set aside for closing.*
5. *Thou shalt NOT omit debts or liabilities from your loan application.*
6. *Thou shalt NOT stop paying your rent or current mortgage.*
7. *Thou shalt NOT originate any inquiries in your credit.*
8. *Thou shalt NOT make large deposits without first checking with your loan officer.*
9. *Thou shalt NOT change bank accounts.*
10. *Thou shalt NOT co-sign on a loan for anyone.*

While this list is certainly less important than the original, these should also be respected or bad things can happen with your home loan. These wildcards have all created problems for others, please make sure that they don't become a problem for you!

Please contact me at (360) 708-2929 if you are considering the purchase of a home, I can help you find a great home at a great price with payments you can afford! I've helped many first-time home buyers.



Preview Properties Skagit, LLC

1615 Buck Way • Suite A • Mount Vernon, WA 98273



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