



PLEDGE FOR SUCCESSFUL HOME OWNERSHIP

1. Thou **shalt not** change jobs, become self-employed or quit your job.
2. Thou **shall not** buy a car, truck or a van, or you may be living in it.
3. Thou **shall 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** shop around from lender to lender to lower your credit score.
6. Thou **shall not** buy furniture or any other large purchase on credit.
7. Thou **shalt not** omit debts or liabilities from your loan application.
8. Thou **shalt not** make large deposits without checking with your counselor.
9. Thou **shalt not** change bank accounts.
10. Thou **shalt not** co-sign a loan for anyone.
11. Thou **shalt not** look for houses until you are pre-approved for a mortgage.
12. Thou **SHALL** consult with your housing counselor before making any decisions that can affect your mortgage readiness status or mortgage approval.