THE KOUTSOS TEAM
CROSSCOUNTRY MORTGAGE™

11 COMMANDMENTS

AVOID SETBACKS IN THE LOAN PROCESS BY FOLLOWING THESE HOMEBUYER DO'S AND DON'TS

FAILURE TO COMPLY WITH THESE RULES CAN IMPACT YOUR ELIGIBILITY FOR A LOAN

1. DO NOT lie on your mortgage application
2. DO NOT be late on any loan or credit card payments
3. DO NOT incur any new debts, spend excessively, or apply for any new credit (NO CARS, NO LIVING ROOM FURNITURE... save all large purchases for after closing!)
4. DO NOT co-sign a loan for anyone
5. DO NOT pay off debts, consolidate debt, or close out any credit cards
6. DO NOT dispute anything on your credit report
7. DO NOT change banks, move money from one bank to another, make cash deposits, or make any other deposits besides your paycheck greater than $1,000
8. DO NOT change or quit your job
9. DO NOT throw away pay stubs and bank statements
10. DO NOT disregard your lender requirements
11. DO NOT keep The Koutsos Team a secret! We want to help others achieve financial freedom and the dream of homeownership.

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