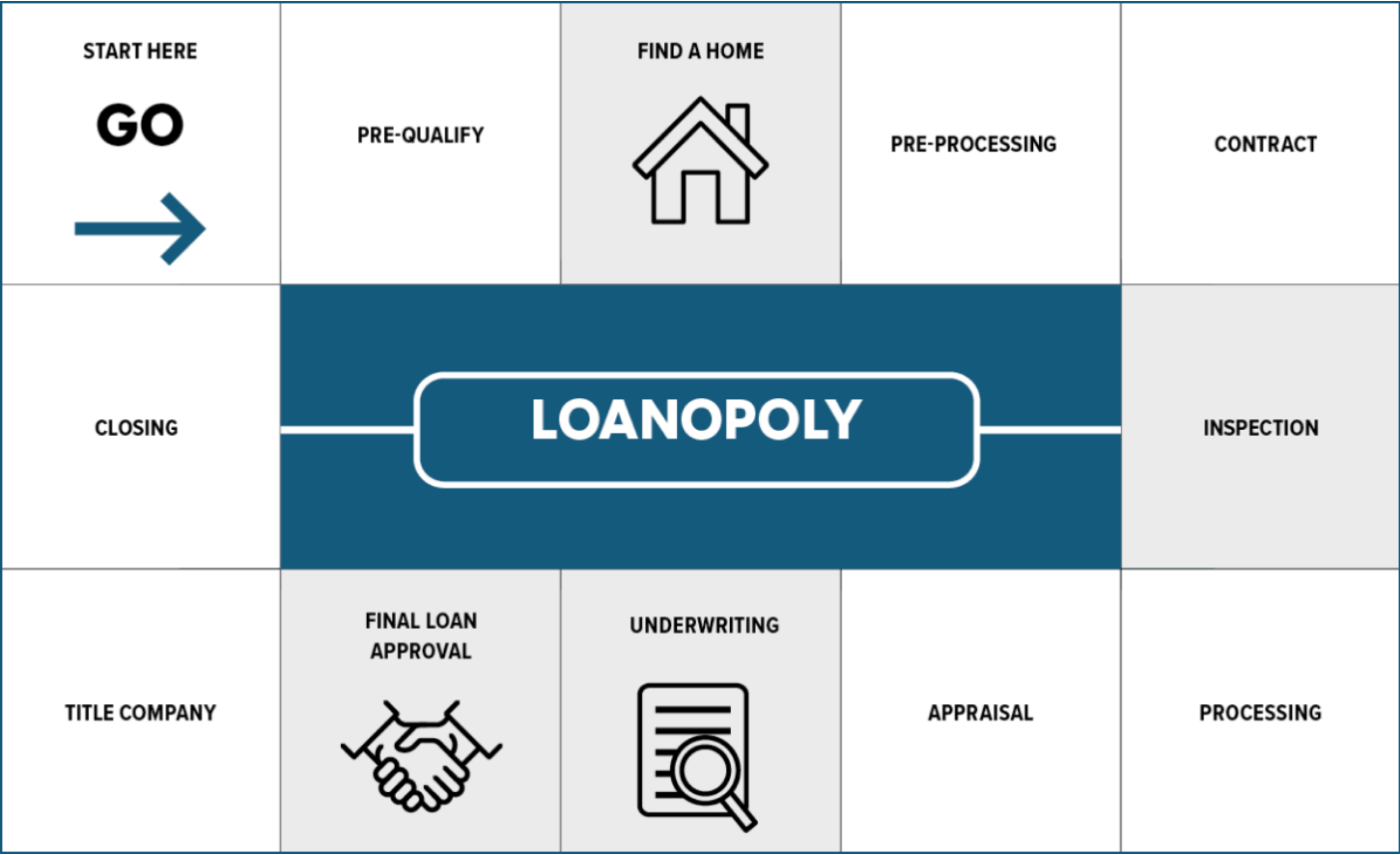




Important Steps On Your Journey Home

Before Closing

- Don't change jobs, become self-employed, or quit your job
- Don't make any large purchases such as a car, furniture, etc.
- Don't use credit cards excessively or be late on payments
- Don't co-sign a loan for anyone
- Don't originate any inquiries on your credit report
- Don't make large deposits without being prepared to explain and document the source of funds
- Don't change bank accounts
- Don't spend your closing funds

Your lender may need a copy of your bank statement showing your earnest money deposit with the title company as soon as the deposit clears your bank.