



Picture yourself home.

Ready to start looking for your dream home? Here are a few general things to keep in mind as you prepare for your big move.

### Do's of Buying a Home

- Do pay all your credit cards and any other debt on time before you even start considering a mortgage.
- Do keep a positive balance in all of your checking and savings accounts with sufficient funds to close a loan.
- Do keep your money right where it is. Changing banks or moving money will require explanation, which will just be more paperwork for you and your lender.
- Do provide any documentation your loan originator asks for in a timely manner. It may seem like you are handing over quite a bit of information, keep in mind that you are asking the lender to trust you with hundreds of thousands of dollars.
- Do factor in your lifestyle. A lender will give you a range that includes the top end of how much home you can afford. That number is based on your current expenses, not the future.

### Dont's of Buying a Home

- Don't buy a vehicle. Even if you are paying cash.
- Don't quit your job.
- Don't take on any new debt (even if the salesperson offers you a 20% discount on your purchase).
- Don't make out-of-the-ordinary large deposits. If you must, be prepared to provide a clear paper trail detailing where the money came from and why.
- Don't buy big-ticket items on your credit cards. (We can't stress this enough.)
- Don't omit or exaggerate information on your application! (SERIOUSLY!)
- Don't make sudden changes in your spending habits (unless it's to save more) or with your income.

### Ready to Take the Next Step?

**Call us today.** We're happy to help find out if you qualify, and there's never any obligation.

**The Infirmary**  
Federal Credit Union

**Questions? Contact us for more information.**

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