



**Anna M. Babineaux, Your Personal Mortgage Consultant For
Life**

“Your Best Interest Is My Priority”

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A little humor, but a lot of truth, enjoy!

**The Mortgage
“Ten Commandments”**

1. *Thou shall not even think about buying a new car until after the loan closes.*
2. *Thou shall not buy any new furniture or appliances for the new house until after the loan closes. You can look all you want...you just can't buy.*
3. *Thou shall forget about establishing (or seeking to establish) credit for absolutely anything until after the loan closes.*
4. *Thou shall not make any large deposits of undocumented cash...EVER. And if you do a deposit, make a copy of all paperwork.*
5. *Thou shall leap mountains to get requested documentation to mortgage consult. in a prompt manner.*
6. *Thou shall not change, quit or terminate jobs until after the loan closes.*
7. *Thou shall be able to fully document the source of any and all gift funds or fund transfers from one account to another.*
8. *Thou shall be patient with overworked employees of title companies, appraisal companies, survey companies, inspectors, government agencies and your loan processor.*
9. *Thou shall not delay appraisers, surveyors or inspectors from doing their job because a bed is not made or a dish is not clean.*
10. *Thou shall enjoy a quick loan transaction when the above commandments are obeyed.*