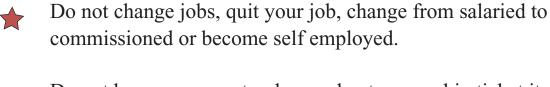
BUYERS



PLEASE ...

DO NOT make these mistakes:



Do not buy a new car, truck, van, boat or any big ticket item that will have a monthly payment.



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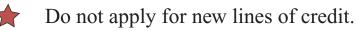
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Do not use charge cards excessively or fall behind on your payments.

Do not spend money that has been put aside for down-payments, settlement charges or reserves.



Do not go furniture or appliance shopping for your new home.





- Do not open, close or otherwise change bank accounts.

Do not co-sign on a loan for anyone.

Do not forget to communicate with your realtor and your mortgage loan officer if you have questions about any of these items.

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