

BUYERS



PLEASE ...

DO NOT make these mistakes:

- ★ Do not change jobs, quit your job, change from salaried to commissioned or become self employed.
- ★ Do not buy a new car, truck, van, boat or any big ticket item that will have a monthly payment.
- ★ 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 apply for new lines of credit.
- ★ Do not make large bank deposits or withdrawals.
- ★ 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.

Randy Turmel ★ Keller Williams Realty
1 Trafalgar Square, Suite #200 ★ Nashua, NH 03063
#603-883-8400 x101 ★ associates@randyturmel.com


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and **ASSOCIATES, INC.**
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