

DON'T DREAM IT, OWN IT!

WITH A HOME MORTGAGE LOAN FROM FIRSTLIGHT FEDERAL CREDIT UNION

FLFCU is here to be your trusted home financial partner - whatever your home financing needs are, our key goal is to help you...get some keys! We've created a list of important things to avoid - so that your journey to home ownership is as easy as **1, 2, 3!**

1

Avoid changing jobs, become self employed or quit your job.

2

Avoid adding new or increasing debts.

3

Avoid buying a car, truck, van, motorcycle or recreational vehicle.

4

Avoid spending money you have aside for closing.

5

Avoid omitting debts or liabilities from your loan application.

6

Avoid buying furniture.

7

Avoid any new inquiries to your credit.

8

Avoid making large deposits without first checking with your loan officer.

9

Avoid changing bank accounts.

10

Avoid co-signing a loan for family or friends.

While an exciting process, it's important to remain patient and avoid (until after closing) doing any of the listed activities.

FIRSTLIGHT
FEDERAL CREDIT UNION