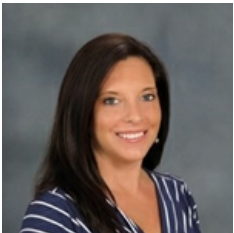


# TEN COMMANDMENTS FOR HOMEBUYERS

01. *Thou shall not change jobs or become self-employed*
02. *Thou shall not buy a car, truck or van unless you plan to live in it*
03. *Thou shall not use your credit cards or let your payments fall behind*
04. *Thou shall not spend the money you have saved for your down payment*
05. *Thou shall not buy furniture before you buy your new house*
06. *Thou shall not originate any new inquiries on your credit report*
07. *Thou shall not make any large deposits into your bank accounts*
08. *Thou shall not change bank accounts*
09. *Thou shall not co-sign for anyone*
10. *Thou shall not purchase anything on credit until way after the closing*



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NMLS #: 546549



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I am authorized to conduct business in the state of South Carolina.

