

## How to Buy a House without losing your mind (or your loan approval)

**Buying a home is an exciting milestone** — but it takes smart planning. Here's how to stay on track for mortgage approval during the process.

## these to keep your loan process running smoothly

- Get pre-approved start with a mortgage preapproval. It shows sellers you're serious and helps define your budget from the beginning.
- Keep your finances stable avoid big purchases, job changes, or new credit activity. Lenders prefer consistency over surprises.
- Pay all your bills on time late payments can impact your credit score and slow down your loan. Set reminders if needed—on-time is key.
- Stay organized and responsive have your documents ready and reply quickly to any requests from your lender to prevent delays.
- Keep existing credit accounts open even unused credit cards help your credit profile. Closing them can hurt your score.





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## DON'T

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do these to keep your loan process on track

- Open new credit lines or close old cards avoid changes to your credit profile during the loan process. New inquiries or closed accounts can lower your score.
- Make big purchases major buys like furniture or vehicles can increase your debt-to-income ratio and affect your loan approval.
- Deposit large, unverified fund all deposits must be sourced. Unexplained amounts can delay underwriting.
- Change jobs or switch careers wait until after closing to make any employment changes.

  Stability is key for lenders.
- Co-sign loans for others This increases your financial liability and can interfere with your loan qualification.
- Miss bill payments Even one late payment can damage your credit and slow the process.
- Transfer money between accounts Avoid unnecessary account movement. It will require additional documentation.
- Consolidate debt while helpful long-term, it can temporarily drop your credit score. Hold off until your loan closes.

**Bottom line:** Stay steady, save your money, and avoid big moves. If you're unsure, reach out. We're here to guide you to the closing table stress-free and ready for your new home!





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