



DO'S AND DON'T WHEN BUYING A HOUSE

You're excited to buy a house. It is one of the biggest decisions you will ever make, and you want everything to go just right. You're nervous — but at the same time — you're already imagining yourself kicking back on your wraparound deck with an ice-cold beverage, showing off your new place to friends and family. Buying a home is a huge accomplishment and a goal for many people.

There are some very important things to consider and you must know while in the process of buying a home.

- **DO** get loan pre-approval before beginning to shop for a house.
- **DO** use a reputable lender, preferably a local lender.
- **DO** keep reserves in your bank accounts.
- **DO** avoid overdraft or NSF fees at all costs!
- **DO** file your taxes.
- Do **NOT** change jobs.
- Do **NOT** allow any unnecessary credit checks.
- Do **NOT** take on new debt, or pay off debts for others.
- Do **NOT** co-sign for others.
- **DO** make sure you are paying your bills on time.
- Do **NOT** move money around or make large deposits.
- Do **NOT** pack too soon and please do not pack away any documents.
- **DO** stay in close communication with your lending team and respond to requests timely.
- Please remember, do **NOT** schedule any moving trucks, turning off of power or closing times until there is a clear to close issued from our underwriter. You will be notified on the day the clear to close is issued.
- Your lender will typically do a final verification of employment/income and will pull credit again a few days prior to closing. Do **NOT** do anything that could impact these.