

## **8 THINGS NOT TO DO IN YOUR QUEST TO BUY A HOUSE**

Just because you have been pre-approved and have your future dream under contract doesn't mean you can sit back and assume the home is yours. While most of the hard work is done, there are still some things you need to avoid to not have delays in your journey to home ownership.

### **8 Actions to Avoid If You Want To Buy A House:**

#### **Don't apply for a new Credit Card!**

Remember that when you apply for a new credit card it can be BAD and look poorly on your credit rating. WAIT.

#### **Don't buy a new car!**

If you would like to live in a new car instead of the dream home, then go ahead and pick one up.

#### **Don't go furnish the home before you own it!**

We all know you already have picked out that new couch, entertainment center and flat screen TV. Avoid buying them until after close on your home.

#### **Avoid changing jobs!**

Although job changes can provide better pay or a chance for advancement. It could delay your quest for home ownership.

#### **Don't close any credit accounts!**

It make sense to clean up your finances by canceling unused credit cards and transferring balances to other cards to get a lower interest rate when you're offered them. Don't do it! This can be a bad move for your credit score.

#### **Don't get behind on payments!**

Make sure you stay on top of your credit card and rent payments.

#### **Don't move money without a paper trail!**

Your lender is going to need documentation for all your transactions to make sure you really have enough money.

#### **Don't spend your savings!**

You're going to need cash for down payment and if you end up paying closing costs.

#### **A Final Thought:**

Remember if you have any questions on the “do's and don'ts” while buying a home, ask your REALTOR who is there to help you make your dream of homeownership a reality.