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Things Not To Do when Buying a Home

Below is a list of the most common borrower oversights that may impact a loan approval and/or timing. Please try to avoid any of these items and consult us if any of these items may be of concern.

Do not apply for, or open any new credit cards or credit lines

This may reduce your credit scores and cause your interest rate to rise and/or result in loan denial

Do not buy or lease a new auto without consulting us

This may reduce your credit scores and cause your interest rate rise and/or result in loan denial

Do not deposit any cash into accounts without consulting us

Cash deposits require documentation. If you cannot document, this could lead to major delays

Do not change jobs without consulting with us

This can happen but the proper documentation must be in order and cleared through the loan underwriter

Do not schedule moving trucks without A "clear to close"

Do not schedule moving trucks until you receive the OK from us

TOLL FREE (833) TIME TO BUY



The Victor Bals Team of Huron Valley Financial

734-417-2115

102 E. Grand River | Brighton MI 48116 | www.HVFLoans.com

Co. NMLS: 130672

LO NMLS: 162273

"This is for informational purposes only and should not be relied upon by you. Keller Williams is not a mortgage lender. Contact Huron Valley Financial, Inc. directly to learn more about its mortgage products and your eligibility for such products. NMLS #130672 This financing is designed to assist you in selecting the loan program that most closely suits your budget. Financing is shown for comparison only. This is not an offer of credit or commitment to lend. Loans are subject to buyer/property qualification. Rates/fees are subject to change without notice. Cash reserves may be required for some conventional loans."



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Do not forget to pay your bills

We will pull your credit 5 days prior to closing to confirm all bills are up to date, and no new credit obtained

Do not have anyone write a check for your EMD (deposit)

The check for the deposit on your purchase must come from the loan applicant or approved gift donor

Do not delay in providing documentation needed for your loan

Please submit all paperwork in a timely fashion. Missing one page of a document can or will delay your closing

Do not sell personal items and deposit the cash in the bank

This deposit without a proper paper trail can lead to loan denial as underwriter may assume there's a business on the side and you are not reporting or paying taxes

Don't forget to check your junk email regularly

At times, important lender emails may end up in your spam or junk folders.

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