



Six Common Mistakes When Buying a Home

1. **Buying a large item prior to closing on your home**

Wait until after you have closed on your house to buy that car!

2. **Changing jobs**

A job change may delay or prevent your ability to close on time.

3. **Disputing items on your credit report for credit score improvement**

Loan guidelines do not allow disputes to appear on your credit report. Check with your Loan Officer to find other ways of credit repair.

4. **Using nicknames on your application and documentation**

You must only use your legal name on mortgage documents.

5. **Not disclosing a divorce or child support**

Let your Loan Officer know about your legal financial obligations.

6. **Putting student loans into deferment**

Before changing your student loan payment plan, consult with your Loan Officer to see if this will affect your ability to qualify.