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## Things You Absolutely Should **NOT** Do!

Remember, it's crucial to work closely with your real estate agent, lender, and other professionals throughout the home buying process to ensure a smooth and successful closing.

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1. **Changing Employment Status:** Avoid changing jobs, getting a promotion, or quitting your current job before closing, as it can affect your loan approval.
2. **Large Purchases on Credit:** Avoid making major purchases on credit, such as a new car or furniture, as it can impact your credit score and debt-to-income ratio.
3. **Opening New Credit Lines:** Don't open new credit cards or lines of credit, as it can also affect your credit score and loan approval. Additionally, do not cosign for a loan.
4. **Ignoring Contingencies:** Don't ignore or waive important contingencies in the purchase agreement without careful consideration.
5. **Assuming the Sale is Guaranteed:** Until the closing documents are signed, the sale is not final. Don't make irreversible decisions based on an assumption that the deal will close.
6. **Post about your journey on social media:** Posting on social media may give sellers an insight to your experience thus far and use it in negotiations against you.
7. **Forgoing a Final Walkthrough:** Always do a final walkthrough to ensure the property is in the agreed-upon condition before closing.
8. **Not Saving for Closing Costs:** Be financially prepared for closing costs, and don't assume that the seller will cover all expenses.
9. **Making Large Bank Transactions:** Avoid large cash transactions or moving significant amounts of money between bank accounts, as it may raise red flags for lenders.
10. **Neglecting Insurance Coverage:** Don't forget to secure homeowners insurance before closing, as it's typically a requirement for obtaining a mortgage.
11. **Ignoring Homeowners Association (HOA) Rules:** If the property is part of an HOA, familiarize yourself with the rules and ensure you can comply with them.
12. **Skipping Title Search:** Always conduct a title search to identify any potential issues with the property's ownership history.
13. **Not Clarifying Repairs:** If the seller agreed to make repairs, ensure they are completed to your satisfaction before closing.
14. **Relying Solely on Online Valuations:** While online estimates can provide a general idea of a home's value, they may not be accurate. Rely on a professional appraisal for an accurate assessment.
15. **Not Researching the Neighborhood:** Investigate the neighborhood thoroughly, considering factors like safety, schools, and amenities.
16. **Disregarding Future Expenses:** Consider potential future expenses, such as property taxes, maintenance, and utilities, in addition to the mortgage.
17. **Overlooking Zoning Laws:** Understand the zoning laws in the area to ensure your plans for the property comply with local regulations.
18. **Neglecting Communication with Lender:** Keep open lines of communication with your lender to address any concerns promptly and avoid delays in the closing process.