WHAT NOT TO DO WHEN BUYING

with Home Sweet Cohen

BUYER'S GUIDE

WHILE YOU'RE LOOKING

Don't tour without a pre-approval
Get pre-approved first so you know your budget and sellers take your offer seriously.

Don't stretch to your max budget
Leave room for repairs, taxes, insurance, and life. Approved is not the same as comfortable.

Don't be fooled by staging
Look past furniture and fresh paint to the layout, condition, and bones of the home.

Don't skip the neighborhood
Visit at different times of day to check noise, traffic, parking, and the commute.

Don't skip the paperwork
Read every seller disclosure and any HOA documents before you commit.

Don't waive protections lightly
Talk with me before giving up the inspection, appraisal, or financing contingencies.

BEFORE CLOSING

Don't open new credit
No new cards, car loans, or financed furniture until after closing.

Don't change jobs without a heads-up
Tell your lender first. Your employment is re-verified before closing.

Don't move money around
Large deposits or transfers raise questions. Keep funds where your lender expects them.

Don't miss a payment or co-sign
Pay every bill on time, and don't co-sign a loan for anyone.

Don't wire money without calling
Always verify wire instructions by phone, using a number you already trust.

Don't skip the final walkthrough
Confirm the home's condition and that agreed repairs are done before you sign.

When in doubt, call your agent or lender before you make a move.

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