

# MISTAKES TO AVOID WHEN BUYING A HOME



While you are considering the purchase of a new home or exploring new financing on your current home, you should not do anything that could have an adverse impact on your loan.

## DO...

- Continue making your mortgage or rent payments
- Stay current on all existing accounts
- Keep working at your current employer
- Keep your same insurance company
- Continue living at your current residence
- Continue to use your credit as normal

## DON'T...

- Make a major purchase (car, boat, jewelry, etc.)
- Apply for new credit (even if you seem pre-approved)
- Open a new credit card
- Transfer any balances from one account to another
- Pay off charge offs or collections without a discussion with us first
- Buy any furniture
- Close any credit card accounts
- Change bank accounts
- Max out or over charge on your credit card accounts or consolidate credit card debt
- Take out a new loan
- Start any home improvement projects
- Finance any elective medical procedure
- Open a new cellular phone account
- Pay off any loans or credit cards without discussing it with us
- Make any large deposits

**CALL ME TODAY FOR STEP-BY-STEP GUIDANCE THROUGHOUT THE HOME LOAN PROCESS.**



**David Mackey**  
Branch Manager  
Homebridge Financial Services  
Phone: (973) 532-8731  
Cell Phone: (973) 532-8731  
dmackey@homebridge.com

**homebridge**

This is a solicitation.

Homebridge Financial Services, Inc.; Corporate NMLS ID #6521 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)); 194 Wood Avenue South, 9th Floor, Iselin, NJ 08830; (866) 933-6342; Licensed in all states but UT. AZ Mortgage Banker License #922458; Licensed by the Dept. of Business Oversight under the CA Residential Mortgage Lending Act; GA Residential Mortgage Licensee #22495; Illinois Residential Mortgage Licensee; MA Mortgage Lender/Broker License #MC6521; MO branch: 1116 Remington Plaza, Suite A, Raymore, MO 64083; Licensed by the NJ Dept. of Banking and Insurance; Licensed Mortgage Banker – NYS Dept. of Financial Services, 152 Madison Ave., 23rd Floor, New York, NY 10016; RI Licensed Lender, RI Licensed Loan Broker; TX branch: 15301 Dallas Parkway, #900, Addison, TX 75001; WA Consumer Loan Company License #CL-6521. This is not an offer for extension of credit or a commitment to lend. Loans are currently being closed and committed at the expressed rates, however these rates may change or may not be available at the time of your interest rate lock-in, commitment or closing. All loans must satisfy company underwriting guidelines. Interest rates and Annual Percentage Rates (APRs) are: based on recent market rates, for informational purposes only, subject to change without notice and may be subject to pricing add-ons related to property type, loan amount, loan-to-value ratio, credit score and other factors. Terms and conditions apply. Additional loan programs may be available. This is not an offer to enter into a rate lock agreement under MN law, or any other applicable law. Call for details. 08/2018

433 Hackensack Ave, 5th Floor, Hackensack, NJ 07601; Branch NMLS# 205932

