



# WHAT NOT TO DO WHEN BUYING A HOUSE



## 1) SAVINGS

**DON'T** spend the money you have set aside for closing costs. If anything, continue to grow your savings.

## 2) LINES OF CREDIT

**DON'T** apply or co-sign for any new lines of credit (ie, a car, credit card, line of credit, loans, etc).



## 3) YOUR CREDIT REPORT

**DON'T** let anyone pull your credit report. Numerous credit checks can adversely affect your credit score.

## 4) PAYING BILLS

**DON'T** make any late payments on your bills as it may adversely affect your credit score.



## 5) EMPLOYMENT STATUS

**DON'T** change or quit your job until after you close. If you do, contact your loan officer immediately.

## 6) BANK ACCOUNTS

**DON'T** deposit or withdrawal large sums from your checking, savings or retirement accounts.

**DON'T** change or close any accounts.



## 7) LARGE PURCHASES

**DON'T** purchase a car, furniture, appliances, etc. until after you close. Keep your purchases limited to your necessities.



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