



WHAT TO DO ONCE YOUR OFFER IS ACCEPTED

Now it's time to stay attractive to your lender by keeping your finances in order. Continue following our Do's & Don'ts, with a few more tips to get you to closing.

CREDIT & DEBT

- 1) Continue to pay your bills on-time.
- 2) **DON'T** apply for any new credit (i.e.. loans, vehicles, etc.).
- 3) Maintain credit card balances below their limits.



SAVINGS

- 1) Continue to save as much as you can.



- 2) Keep your savings in your bank account, **NOT** at your home.
- 3) If a family member is assisting you with the funds towards the purchase of your, let you mortgage rep know immediately.

BANK



While your loan is being processed, seek the advice of your mortgage rep before making financial decisions that affect your income, debt, and credit.

Sudden changes can be reason for denial, and a loss of funds to the bank and the seller.

Be sure to submit requested documents to your lender in a timely manner. This will help move along your mortgage application towards closing.

Remember, nothing is a done deal, until you close.



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