

# FROM AGREEMENT TO CLOSING

## A Checklist to Keep Your Home Purchase on Track



### Be Truthful on Your Mortgage Application

Lenders have become more diligent than ever in verifying information on mortgage applications. If you misrepresent your finances and it's found out, you'll be denied the loan and possible criminal implications.



### Keep Your Job

The lender may refuse to fund your loan if you quit or change jobs before settlement. The time to take either step is after a home closing, not before.



### Meet Contingencies

From the contract to financing to inspection, there may be deadlines and actions required before settlement. Do not procrastinate. Take care of anything needed for the successful completion of the sale before reaching the settlement table.



### Hold Off On Big Purchases

Lenders double-check buyers' credit right before settlement to be sure their financial condition hasn't weakened. If you've done things financially that may negatively impact your credit score since the initial approval, you may jeopardize your loan.



### Consider Deadlines Immovable

Treat deadlines as a sacrosanct. Get funds together within a week or so before closing. If you need a certified check, get it the day before, not the day of closing. Avoid delays at all costs.



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