



From Agreement to Closing...

A Checklist to Keep Your Home Purchase on Track

You've signed the Agreement of Sale but now is the tough part – the anxious wait between now and the settlement table. Follow these five helpful tips to help make your signed contract become your new home.

☒ Be Truthful on Your Mortgage Application

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

☒ 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 to negatively impact your credit score since the initial approval, you may jeopardize your loan.

☒ Keep Your Job

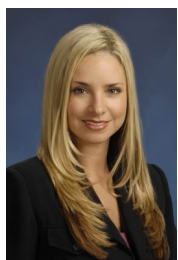
The lender may refuse to fund your loan if you quit or change jobs before settlement. The time to take either step is after a home closing, not before.

☒ Meet Contingencies

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

☒ Consider Deadlines Immovable

Treat deadlines as sacrosanct. Get funds together 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 cost.



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What's important is you.

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