



# 5 MISTAKES BUYERS MAKE

**DO THIS INSTEAD**



Discover how to avoid these common  
pitfalls and set yourself up for a  
successful purchase.

Buying your first home is exciting – but let's be real, it can also feel confusing and overwhelming.

We've helped thousands of buyers avoid the same common pitfalls, and now I'm sharing the top 5 mistakes I see most often – and how to avoid them like a pro.

You've got this.

Let's get you home.



# *Mistake 1: Starting the House Hunt Before Getting Pre-Approved*

## Why Its A Problem

- You fall in love with a home, only to find out you can't afford it — or worse, another buyer swoops in with pre-approval in hand.

## Do This Instead

- Talk to a mortgage broker early (hey, that's us!) and get pre-approved. It shows sellers you're serious and helps you shop with confidence.

# *Mistake 2: Changing Jobs or Finances Mid- Process*

## Why Its A Problem

- Lenders hate surprises. Even a promotion or side hustle can delay or derail your loan if it changes your income or employment history.

## Do This Instead

- Avoid big changes until after closing — and always check with your loan advisor before making financial moves.

# *Mistake 3: Maxing Out Credit Cards or Making Big Purchases*

## Why Its A Problem

- New debt affects your credit score and your debt-to-income ratio.

That dreamy new furniture? It could cost you your approval.

## Do This Instead

- Wait to furnish your new home **AFTER** closing.

Keep credit usage low and payments on time.

# *Mistake 4: Thinking a Down Payment Is the Only Cost*

## Why Its A Problem

- Closing costs, inspections, appraisals, and insurance all add up — and many buyers are caught off guard.

## Do This Instead

- Budget for 2–5% of the home price in additional costs.  
  
Your lender can give you an estimate early on.

# *Mistake 5: Not Asking Questions*

## Why Its A Problem

- The mortgage process has lots of moving parts. If you don't understand something, you might make choices that hurt you later.

## Do This Instead

- Work with a mortgage pro who *wants* your questions. We are here to guide you every step of the way — no jargon, no judgment.

Need help getting started or have questions?

Reach out anytime – We would love to help you buy smart and stress less.

Scan QR  
code to get  
started 🙌



You're closer to home than you think!

