To experience a smooth closing, avoid the bumps.



Please be careful. Some actions you might not expect to cause problems can keep you from closing on time or disrupt your closing altogether.

Bump 1: Don't apply for credit.

To avoid any change to your credit score, stay away from new credit cards (including store accounts) and don't close accounts or max them out.

Bump 2: Don't be late with payments.

Timely payment of your bills and other debts is important to your lender.

Bump 3: Don't make a large purchase.

Incurring a major expense by buying a car, boat or motorcycle, for example, can affect your approval for a mortgage.

Bump 4: Don't be late with documentation.

When a document is requested, providing it promptly is key to moving you toward a smooth closing.

Bump 5: Try not to change jobs.

Since lenders generally require 2 years in your current job, even a position with a better salary can disqualify you for a mortgage. If you are changing jobs, please speak with your lender immediately.

Following these tips can ease you down the road toward a smooth closing.



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