THE DELIA GROUP

REAL ESTATE PROFESSIONALS
248.733.5812

THE HOME BUYER'S SURVIVAL GUIDE: 7 MISTAKES TO AVOID

Steer clear of costly missteps and move into your dream home with confidence.



THEDELIAGROUP.COM



WHY SMALL MISTAKES CAN COST BIG



Buying a home is exciting — but it’s also one of the biggest financial moves you’ll ever make. Even small missteps can lead to loan denials, delayed closings, or paying more than you should. This guide will help you avoid common mistakes so you can move forward with confidence.

THE DELIA GROUP
REAL ESTATE PROFESSIONALS
248.733.5812

THEDELIAGROUP.COM

THE DELIA GROUP
REAL ESTATE PROFESSIONALS
248.733.5812

1



MISTAKE #1: APPLYING FOR NEW CREDIT DURING THE PROCESS

That store credit card or car loan can wait. Adding new credit during the mortgage process can lower your score and affect your loan approval.

What to Do Instead: Hold off on any new credit applications until after closing.

THEDELIAGROUP.COM



MISTAKE #2: MAKING LARGE UNEXPLAINED DEPOSITS

Lenders need a clear paper trail for your funds. Big, unverified deposits raise red flags and can stall your approval.

What to Do Instead: Talk to your lender before moving large sums of money.

2

THE DELIA GROUP
REAL ESTATE PROFESSIONALS
248.733.5812

THEDELIAGROUP.COM

3



MISTAKE #3: CHANGING JOBS MID-PROCESS



Switching employers — even for a better opportunity — can cause delays or even disqualify you for your loan.

What to Do Instead: Try to maintain consistent employment until after closin

THE DELIA GROUP
REAL ESTATE PROFESSIONALS
248.733.5812

THEDELIAGROUP.COM

4



MISTAKE #4: CLOSING OLD CREDIT ACCOUNTS

Closing accounts may seem smart, but it can hurt your credit score by shortening your credit history and changing your utilization ratio.

What to Do Instead: Leave accounts open unless your lender advises otherwise.

THE DELIA GROUP
REAL ESTATE PROFESSIONALS
248.733.5812



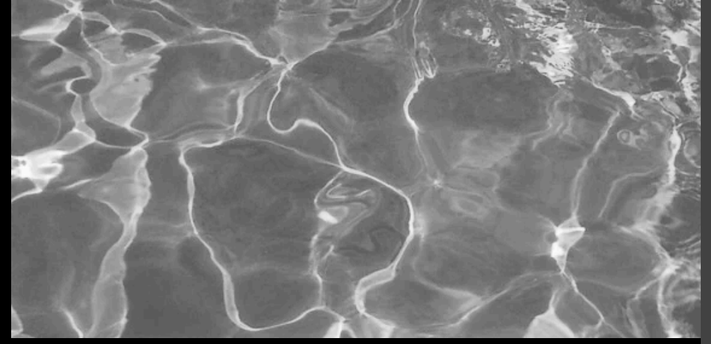
MISTAKE #5: OVERLOOKING PRE-APPROVAL

5

Shopping without pre-approval can lead to heartbreak if you fall for a home outside your budget or lose out to prepared buyers.

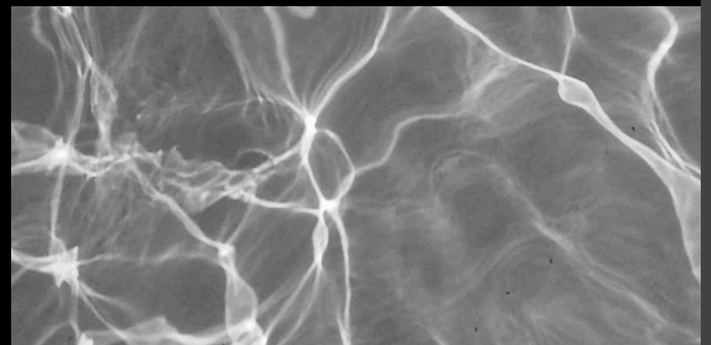
What to Do Instead: Get pre-approved before you start house hunting to know exactly what you can afford.

THE DELIA GROUP
REAL ESTATE PROFESSIONALS
248.733.5812



6

MISTAKE #6: IGNORING HIDDEN COSTS OF HOMEOWNERSHIP



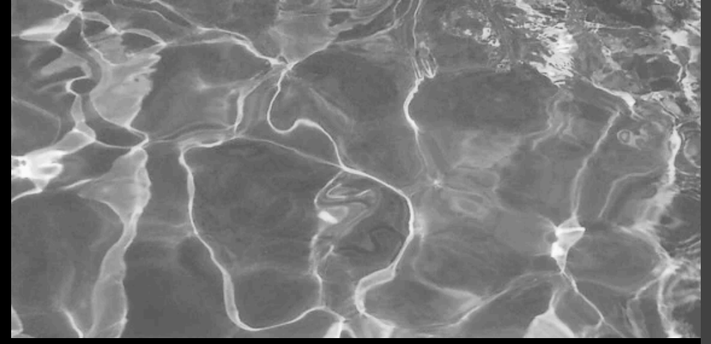
THE DELIA GROUP
REAL ESTATE PROFESSIONALS
248.733.5812

Mortgage payments aren’t the only expense. Taxes, insurance, maintenance, and utilities add up fast.

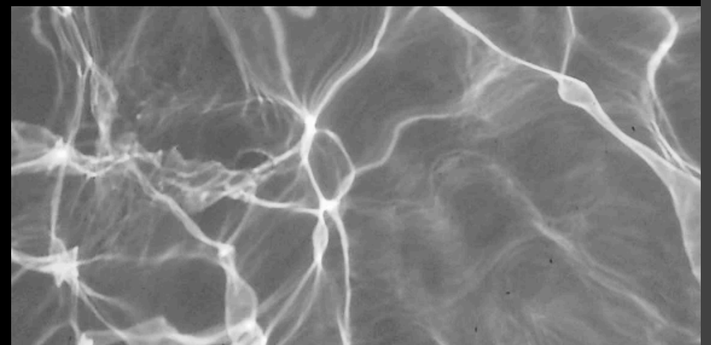
What to Do Instead: Work with your lender or agent to estimate full monthly costs.

THEDELIAGROUP.COM

7



MISTAKE #7: SKIPPING PROFESSIONAL GUIDANCE



Going it alone can lead to missed opportunities, bad negotiations, or overlooked issues.

What to Do Instead: Work with an experienced real estate agent and a trusted lender for expert advice.

THE DELIA GROUP
REAL ESTATE PROFESSIONALS
248.733.5812

THEDELIAGROUP.COM

FINAL THOUGHTS: HOW TO BUY SMART & STRESS-FREE

The best way to avoid mistakes? Be prepared, ask questions, and lean on experienced professionals. With the right team and a clear game plan, you can find your dream home — without the unnecessary stress.

Need help getting started? Reach out — we're here to guide you every step of the way.



THE DELIA GROUP
REAL ESTATE PROFESSIONALS
248.733.5812



THE DELIA GROUP

REAL ESTATE PROFESSIONALS
248.733.5812

kw PAINT CREEK
KELLERWILLIAMS

THE DELIA GROUP

PHONE:
248-244-0703

WEBSITE:
thedeliagroup.com

ADDRESS:
440 SOUTH MAIN STREET, ROCHESTER, MI, 48307

SOCIAL MEDIA:
@thedeliagroup