

TIPS FOR A SUCCESSFUL CLOSING

To help ensure a smooth and stress-free closing, it's important to steer clear of actions that could impact your loan approval. Keep these essential tips in mind:



At Generations Home Loans, our goal is to make the home buying process as easy and stress-free as possible. While your loan is in progress, please take note that the following can affect the approval process and final closing:

- Respond promptly to all requests for information.
- Refrain from transferring money between bank accounts unnecessarily.
- Maintain your current employment and income source.
- Keep your residence, marital status, and business ownership stable.
- Document all large, non-payroll deposits.
- Avoid applying for new credit or making major purchases.
- Do not incur new debt or credit inquiries.
- If using gift funds, identify and document them early in the process.
- Inform us of any travel plans, as you'll need to be present to sign final papers and provide requested documentation.



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