



8 Homebuying Mistakes to Avoid

You've been saving, weighing your options, and casually browsing listings. Now you're ready to take the leap—you're buying a home. It's an exciting milestone, but it can also be overwhelming. Where do you start?

Doing your homework is essential. Learn from others, research thoroughly, and prepare for the unexpected. While some missteps are inevitable, others can be costly. Use this guide to avoid the most common buyer mistakes and make smarter decisions.

1. Not Getting Pre-Approved for a Mortgage

- Without pre-approval, you risk falling in love with a home you can't afford.
- Pre-approval strengthens your offer and helps you shop within your budget [Centris.ca](#) [Nesto](#).

2. Ignoring Your Credit Score

- Your credit score affects your mortgage eligibility and interest rate.
- Check your score early and avoid new credit applications before closing [Centris.ca](#).

3. Underestimating Total Costs

- Many buyers focus only on the down payment.
- Don't forget closing costs, land transfer tax, legal fees, inspections, and ongoing maintenance [Nesto](#).

4. Skipping the Home Inspection

- A professional inspection can uncover costly issues.
- Waiving it may speed up the deal but increases risk—especially in older homes [Nesto](#).

5. Letting Emotions Drive Decisions

- Falling in love with a home can cloud judgment.
- Stay focused on your needs, budget, and long-term goals [Nesto](#).

6. Not Researching the Neighborhood

- A beautiful home in the wrong area can lead to regret.
- Visit at different times, check amenities, schools, and future development plans [Nesto](#).

7. Making Major Financial Changes Before Closing

- Changing jobs, buying a car, or opening new credit lines can derail your mortgage approval.
- Lenders often recheck finances before finalizing [Nesto](#).

8. Failing to Work with a Knowledgeable REALTOR®

- A skilled agent helps you navigate market conditions, negotiate effectively, and avoid costly missteps.
- Choose someone with local expertise and a strong track record [Nesto](#).

Ready to take the next step in your real estate journey?

The Twin Waterfalls Team combines expert guidance, strategic insight, and a proven track record to help you build lasting wealth through smart property investment.

Whether you're a first-time buyer, seasoned investor, or exploring new opportunities, we're here to help you move forward with confidence.

 **Contact the Twin Waterfalls Team today** Let's turn your goals into reality—one property at a time.



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