**[xxx] Hurt By A Credit Check! (Email #13)**

Hey {name},

Property hunting is not easy… by a long stretch.

So losing your perfect home a few days before closing is NOT an option, is it?

I bet you know what’s coming…

You guessed it!

Here are some more of:

**7 *DEADLY* Mistakes Most Borrowers Make That Can *INSTANTLY* Kill A Good Deal** (Right Before Closing)

And guess what… I’ll give you two of these. Enjoy.

**Deadly Mistake #4 - Buying Appliances Or Furniture For Your New (or old) Home**

Much like in Luke and Cindy’s car story…

I know how much you want your new home to be ‘ready’.

You want to start ‘life’ as soon as you move in.

The thing is…

Buying new appliances will show up on your credit report.

And that can lead to increased DTI.

And it can mean that you have less to spend on the Down Payment, or Closing Costs.

Check in with us ***{INSERT SCHEDULING TOOL HERE}.*** to know where you are at financially… before you visit Best Buy.

…and…

**Deadly Mistake #5 - Don’t run a credit check on yourself**

You don’t like paperwork much, do you?

Guess what? Your lender is no different.

Your mortgage application is one hefty pile of inquiries, accounts and other papers.

And since every new credit inquiry must be explained in writing…

Don’t add another layer of paperwork to the pile.

Not to mention when your credit gets pulled it "dings" your credit score...

By 5-10 points at a time, so you want to keep the pulls to a minimum.

There’s a far better way…

Just ask the lender (or me ***{INSERT SCHEDULING TOOL HERE}.***) to send you a copy of your report.

I’ve got two more for you (last one is my favorite, NOT).

Speak soon,

**{EMAIL SIGNATURE GOES HERE}**