





## Mistakes to Avoid Continued

### **Not Having Enough Savings:**

You'll need savings not just for a down payment but also for emergencies once you own a home.

### **Not Understanding Pre-Qualification Limits:**

Just because you're pre-qualified for a certain amount doesn't mean you should spend that much. Be realistic with your budget.

### **Not Locking in Your Rate:**

Rates can change. Consider locking in a rate if you think they might go up.

### **Not Using a Trusted Lender:**

Work with a reputable lender to ensure you get a fair deal.

Leaders Credit Union has expert Mortgage Champions to help guide you on your path to homeownership.

[GET PRE-QUALIFIED TODAY](#)



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