



CONTINUED FROM FRONT PAGE

closing, often within a few days of your closing date. This ensures nothing has changed dramatically since your initial approval. This final credit check does constitute another hard inquiry, but because it falls within the rate shopping window from your original pre-approval in many cases, or is recognized as part of the same mortgage transaction, it often has minimal additional impact.

What Can Hurt You During the Mortgage Process

While the mortgage process itself is designed to be credit-friendly, your behavior during this time matters enormously. Opening new credit accounts, making large purchases on credit, or missing payments can all derail your approval and damage your credit score.

The most critical rule is to maintain the financial status quo between pre-approval and closing. Don't finance a car, open new credit cards, or make any major financial changes. Underwriters verify that your financial situation hasn't changed, and new debts can alter your debt-to-income ratio enough to affect your loan approval.

The Recovery Timeline

Any impact from mortgage-related inquiries diminishes quickly. Hard in-

quiries only affect your FICO score for 12 months, though they remain visible on your credit report for two years. Most people see their scores rebound within a few months, especially if they continue making timely payments on all their accounts.

Once you close on your home, your new mortgage will appear on your credit report. Initially, this might cause a small dip as it increases your overall debt, but as you make consistent on-time payments, your mortgage can actually help build your credit over time.

The Credit Impact is Typically Minimal for Pre-Approval

Getting pre-approved for a mortgage and going through underwriting will have a minimal, temporary impact on your credit score, especially if you shop wisely within the rate shopping window.

The benefits of securing the right mortgage far outweigh the modest, short-term effect on your credit. The key is to be strategic about timing your applications, avoid making financial changes during the process, and maintain good credit habits throughout your home purchase journey.

**This article was created with some help from AI, but edited, reviewed, and fact-checked by a real person.*

IN THE Spotlight

BUFFALO



This brand new, move-in-ready gem in Marrano's Colvin Estates is one of the last homes available, so don't miss out! Loaded with desirable features such as: open-concept layout, spacious bedrooms, 2nd floor laundry, 9' ceilings on 1st floor, 1st floor home office with WIC, gas fireplace, expanded mud room, upgraded kitchen with pantry, and much more. Great location in Olmstead Park region. Schedule a tour today. Marrano. **809-8678**

AMHERST



New Patio Home community in Amherst. Harding Road features just 8 exclusive homesites in a prime, convenient location. Choose from ranch plans w/optional lofts or 2-story layouts, all the modern features you want. Deep lots, easy access to everything you need. Ask about Marrano's 3.9% APR mortgage buydown for 1st 10 years. Save thousands! Marrano. **809-8674**

WILLIAMSVILLE



This is your chance to own a luxury townhome at Stonham Place for an incredible price of \$549,900 - drastically reduced for quick sale. Loaded w/upscale amenities & packed w/everything you could want in a brand-new townhome. Limited number available-don't wait! Choose from 1st-flr primary suite layout or 3 bdrms on 2nd-flr. Big tax savings w/condo status! Marrano. Visit model: 37A Stonham Place (off Main near Youngs) Sat-Wed 1-5. **809-8674**

AMHERST UNDER CONSTRUCTION



ESSEX HOMES: Under Construction!
30C Essex Woods Lane – 1st Floor Primary Bedroom/Bathroom & added Sunroom!
3 Beds + 2.5 Baths, 2-car gar. w/2,674 sq.ft. Move-In Ready Fall 2026! Condo Status, HOA, New Home Warranty - \$659,900



RaeAnn Plouffe
716-725-7577
Salesperson

CLARENCE



Brand new, hard-to-find, move-in-ready, sprawling ranch in Clarence. Spectacular new design, combines modern design w/everyday flexibility. Spacious covered front porch, 3 bdrms, 2 baths, gourmet kitchen, highlighted by a large center island, flows into the dinette & continues into the family room and dining room w/ soaring 10-ft ceilings. Convenient 1st-floor laundry. Includes sunroom, home office/den, spa bath, and upscale amenities you expect from Marrano. Call to tour. **809-8669**.

CHEEKTOWAGA/LANCASTER



It's Back for a Limited Time - \$399,900. Move-in-Ready units available. Choose from primary suite on 1st flr or expanded living space w/3 bdrms on 2nd flr. All exterior work done by HOA. Big tax savings w/condo status. Marrano. Visit model: 120 Cloverleaf Ct. #1 (Transit/across from Pleasant View) Sat-Wed 1-5. **809-8686**

HAMBURG NEW COMMUNITY



ESSEX HOMES: Pleasant Woods Estates offers 22 beautifully treed, estate size, cul-de-sac lots. Prime proximity to the Village of Hamburg, Hamburg School District, & direct access to Glen Meadows Park. Homes starting in the \$600k's. Visit our offsite model home at 52 Knoche Way in Orchard Park Sat-Wed 1-5pm!



Robert Bingel
716-383-0004
Salesperson

CLARENCE NEWLY LISTED



4675 Oakwood Lane. 4-bed, 2.5-bath, Colonial on a peaceful cul-de-sac in the heart of Clarence Hollow! Updates include lux vinyl, tankless HWT, whole-house generator, newer AC, newer wall-to-wall carpeting & lighting fixtures, and a new septic system. Cozy fam rm w/newer gas frplc. Large eat-in kit opens to a bright 4-season room! \$574,900



Carol Esposito
716-864-0478
Lic. R.E. Salesperson