



LEAH BLACK, CEO

Monthly SAW Newsletter

“Quote of the Month
“Small steps still move you
forward.”
— Anonymous”



DRAY HICKS, CFO

Focus of the Month

What Buyers Should Know About Closing Costs Before They Start House Hunting

5 Things That Can Kill Your Mortgage Approval Before Closing

Getting pre-approved is only the beginning. Your lender may review your finances again before closing, so avoid major changes.

1. Opening new credit

New credit cards, car loans, or financing can affect your debt-to-income ratio.

2. Making large purchases

Big purchases can reduce the cash you need for closing.

3. Changing jobs

A change in employment or income can affect your approval.

4. Moving large amounts of money

Large deposits or transfers may require extra documentation.

5. Missing payments

Late payments can hurt your credit and your loan approval. Bottom line: Keep your finances steady until you have the keys and check with your lender before making any major financial moves.

Contact us when you're ready to talk about your real estate goals.

Book your appointment at www.saw21.com/realestate.

Insurance Monthly Insight

Part #3

Working with a financial professional is not just about chasing higher returns — it is about making wiser decisions when emotions are high and the economy feels uncertain.

Panic can be expensive. Fear can cause people to pause, pull back, or make rushed decisions that impact their long-term wealth. A financial professional helps bring strategy, perspective, and discipline to the moments when uncertainty tries to take over.

Studies show that investors who work with financial professionals may see, on average, a 3% higher return than those who manage their investments alone. Over a lifetime, that difference can significantly impact retirement readiness and wealth building.

Because financial wellness is not only about how much money you have. It is also about how confident you feel when life changes, markets shift, and big decisions need to be made.

Stay tuned for Part 4 next month...

Contact Dray, your Financial Representative today to learn more. www.saw21.com/insurance



Nonprofit Spotlight

Since August 2021, Ministries of Restoration (M.O.R.) has supported low-income Michigan students through the My Brother's Keeper Scholarship Fund, helping make higher education more accessible.

