

Do and Do Not Guide

This is an informational guide designed to prevent obstacles from occurring during the loan process and ensure a smooth transaction. The “**Do**” are what you **SHOULD DO** during the loan process, and the “**Do Not**” are things that can cause underwriting red flags and should be avoided.

Do	Do Not
✓ Keep all paystubs and bank statements (all pages)	✗ Throw away paystubs, asset statements or any financial documentation received throughout
✓ Promptly provide documentation	✗ Open any new credit accounts or close any current ones
✓ Provide accurate information and full disclosure throughout	✗ Make any large purchases
	✗ Make any unusual withdrawals or deposits in any of your accounts
	✗ Co-sign for anything during the process
	✗ Miss any scheduled payments