

# 5 Tips For Surviving Underwriting

When going through the mortgage underwriting process, you can make sure things happen as quickly and smoothly as possible by:

## 01 Not applying for other credit lines

Additional credit inquiries can impact your score, and adding new credit lines can change your DTI. Getting new credit and loans in the middle of the underwriting process can result in denial.



## 02 Responding quickly to questions

If our team has questions, answer them quickly. Any delay in your response could push out your closing dates.

## 03 Providing all documentation

Please make sure you give our team all the documents we ask for, whether that's bank statements, tax returns, or letters from others affirming a gift of a down payment. Without the documentation, your closing could be delayed or your application denied.



## 04 Being upfront about finances

Don't try to hide financial issues. Be forthright. The underwriting process will uncover issues, and you'll have less trouble if you're honest in the beginning so our team can work with you.

## 05 Be Patient

A few days might feel like a lifetime when you're eager to move into your new home, but you can rest assured that the team at NorthPort Funding is working diligently to get you to the closing table as quickly and efficiently as possible.

