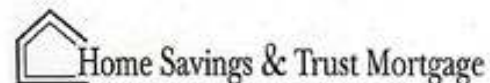




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## **IMPORTANT information for your approval!!**

### **PLEASE READ!!**

Due to the nature of the current lending environment and increase of fraudulent documents, there are very strict guidelines for acceptable asset statements. If your accounts have any transfers or deposits (other than direct deposit paychecks) at anytime throughout the application process, we will be asking you to provide detailed documentation to underwriting. Please see below:

1. An acceptable one month bank statement is the document you receive in the mail. Many people have paperless billing, so you must download this document through your banks online “e-statement” website. All pages are needed, even if there is no account information on the last few pages. If your account only issues quarterly or yearly statements (IRA, 401k, money market, stock, or bond), please provide the most recent.
2. If you are required to send an updated transaction summary due to the receipt of a gift, proof of transfer, or deposit you must send a recent history report starting from the last day of your most recent statement. The document must have the at least the last 4 digits of your account number, the institution name/logo, date, and current funds available.
  - a. If you can print online, be sure you select only the needed dates. The website URL address must be printed at the top or bottom of each page.
  - b. If you cannot get the necessary the information online, please have a summary report printed from your bank teller. Each page must be certified by a bank stamp/notarized and signed by the bank teller.
3. A printed “screen shot” document, or “cut and paste” into a word document or e-mail is not something underwriting can use to approve your loan.

Please call or write at anytime if you need clarification on any of this information. Thank you.

Sincerely, Pat Cunningham