

# Watchlist Recovery Playbook

If your lender suddenly becomes cautious, you may have entered a watchlist phase.

Step 1: Identify signals — slower responses, more questions, tighter tone.

Step 2: Do not defend numbers — explain patterns and causes early.

Step 3: Send forward-looking updates — show what happens next.

Step 4: Restore timing discipline — consistency rebuilds trust.

Key Insight: You are not fixing performance. You are restoring interpretability.

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