## APP5



Sometimes...it really is about having the right tools to work with!

Our App5 program is the perfect tool for the Bank or Financial Institution that wants to offer more mortgage options to their customers

## Why would you use App5?

- <u>Saves Time</u>- Bank staff is typically inundated with tasks and this would allow one less task on the Loan Officer for the Bank but still allow them to get paid on the file
- <u>Training</u> No training required! The relationship allows us to be your guide for FHA, VA, USDA and Conventional loans to your borrowers
- <u>No additional staff</u> We become your additional staff and your overhead remains low!
- <u>Income</u> you are making money on loans you could not previously do!

## What does App5 mean for your Bank?

We will help you originate loans, complete disclosures, underwrite the files and close in our name allowing you to take care of your other banking relationships all while paying you a fee on the file!

This relationship does meet all RESPA guidelines and has been reviewed under multiple audit situations and deemed acceptable.

Ready to let us be the best tool in your toolbox?

Contact us at tpoinfo@flanaganstatebank.com

www.fsbtpo.com