



Looking For Options?



We have the business opportunities you need to grow your business in the manner that works best for your goals.

Choose the Business Channel best suited for your growth. Then, call us to get started!

App+5 Channel	Broker/Wholesale	Assisted Correspondent	Correspondent/Sr Correspondent
For Banks, Credit Unions or other Financial Institution	For Any Broker, Mortgage Banker or Financial Institution	For Banks, Credit Unions, Mortgage Banker or other Financial Institution.	For any Broker, Mortgage Banker or Financial Institution
Limited Compensation	Max Compensation (LPC) of 2.75% \$914 UW Fee	Compensation from rate not limited on Corr files, but limited on any brokered files (FHA) \$300 UW Fee - \$175 Doc Prep Fee	Compensation from rate not limited on Corr files, but limited on any brokered files (FHA) \$300 UW Fee - \$75 Closing Doc Fee (optional)
FSB will originate file in conjunction with App5 LO. App5 LO is responsible for 6 tasks. Our LO will take care of the file and close loan.	Broker will upload the file into our system for underwriting. Mortgage Support is available to assist Broker, as needed!	Our Assisted Corr Team helps guide the file through the process with hands on assistance provided to the Originators & Processors.	Corr will upload the file into our system for underwriting.
Loan closes in Flanagan's name	Loan closes in Flanagan's name	Loan closes in Corr's name	Loan closes in Corr's name
FSB LO will provide program information, assistance with structuring the loan and preparing file for underwriting	Mortgage Support Team available to answer all questions for programs, underwriting, conditions, & LOS	Assisted Corr Team provides assistance in a variety of ways to help the loan flow smoothly through the process	Mortgage Support Team available to answer all questions for programs, underwriting, conditions & LOS
All programs are available – USDA, FHA, VA & Conventional	All programs are available – USDA, FHA, VA & Conventional	USDA, VA & Conventional available (FHA must be brokered unless Corr is HUD approved)	USDA, VA & Conventional available (FHA must be brokered unless Corr is HUD approved)
FSB will underwrite, prepare disclosures, prepare closing docs	FSB will underwrite & prepare closing docs. Initial disclosure preparation optional	FSB will underwrite, prepare disclosures, prepare closing docs	FSB will underwrite. Initial disclosures & closing docs are optional
Scenario email available – for any scenario questions, written prequal and written income calculation	Scenario email available – for any scenario questions, written prequal and written income calculation	Scenario email available – for any scenario questions, written prequal and written income calculation	Scenario email available – for any scenario questions, written prequal and written income calculation

Delegated Correspondent Option is available!

Contact us today to get your application packet. tpinfo@flanaganstatebank.com 815-676-0990

www.fsbtpo.com