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To: [Sales](#)
Cc: [Mortgage Management](#); [Mortgage Support Center](#); [Nikki Michaels](#)
Subject: Important Updates for this week
Date: Tuesday, October 11, 2022 9:53:16 AM
Attachments: [image001.png](#)
[Income Calculation Request Form9.27.22 .pdf](#)
[Vendor Request Form .pdf](#)
[USDA Updates.pdf](#)

Good morning, everyone!

Here are the announcements for this week.

Mortgage Bot Login Error - Twice Login

Many of our users have had this issue recently. This may be because you are using an older link to login into MBOT. Please use this link and it should take care of having to login twice.

<https://flanagansstatebank.mortgagebotlos.com>

Further Training on Setting Up Discounts Properly on your Loan Estimate:

Branch Managers and Loan officers, please note that we will have a required further training on how to review ATR/QM compliance alerts and while setting up discount fields within MBOT. This required training will be at 2 PM CST on Wednesday October 19th. A teams invite will be sent out at the end of this week for this required training.

Correct Forms:

We ask you to please make sure to use the correct Income Calculation Request Form when sending to Mortgage Support, and the correct Vendor Request Form to vendors@flanagansstatebank.com when you require a new vendor added to MBOT. Both forms are attached to this email. Using these correct forms will help out both departments that handle these tasks.

Product / Program Updates:

1. Please note that Kristen Snethen will be off both Thursday and Friday this week. If you have a loan that she underwrote directly, please try and resubmit your loan by Wednesday at 8 AM.
2. Please make sure to review the attached USDA Guideline changes to Student loans, compensating factors, and DTI.

Thank you!

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