



## Important Announcement

5/21/2018

This announcement includes notices regarding updates for Flanagan State Bank's Correspondent and Wholesale Accounts.

**This will reference:**

Memorial Day – Monday, May 28

Month End

**Memorial Day – Monday, May 28**

FSB will be closed on Memorial Day. Please plan your submissions, resubmissions and locks accordingly. If you have any questions on closing times, please reference our closing calendar at [www.fsbtpo.com](http://www.fsbtpo.com) under Turn Times. This day will not count as a rescission day for refinances and will not count in disclosure dates for RESPA.

**Month End - May**

Our goal is to keep the turn times at 24 hours on resubs and 72 hours on new files. This will depend on the amount of resubs that are submitted each day, but this is our goal. Please plan your closings accordingly. If you are trying to close on May 31<sup>st</sup> you will have to the initial CD signed on Friday May 25<sup>th</sup>. Therefore you will need the Clear to Close before 4 pm on May 24<sup>th</sup>. We would recommend getting the file resubmitted to underwriting by 4 pm tomorrow to be sure that you will get the CTC in time to close on May 31<sup>st</sup>.

If you have any questions regarding this information, please feel free to contact [mtgsupportcenter@flanagansatebank.com](mailto:mtgsupportcenter@flanagansatebank.com).

Sincerely,

Flanagan State Bank TPO Division Management