



Important Announcement

11/15/2017

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

This will reference:

Thanksgiving Day – Thursday, November 23rd

Day after Thanksgiving – Friday, November 24th

New Mortgage Insurance Disclosure Forms

Thanksgiving Day – Thursday, November 23rd

FSB is closed for this holiday. Please plan accordingly. You may view our newly published closing calendar at www.fsbtpo.com under the Turn Times page to get the most updated timing for closing dates. This date will not count in TRID dates or for rescission.

Day after Thanksgiving – Friday, November 24th

FSB mortgage division is closed for this day. Please plan accordingly. You may view our newly published closing calendar at www.fsbtpo.com under the Turn Times page to get the most updated timing for closing dates. This date will not count in TRID dates or for rescission.

New Disclosures for Conventional Loans with PMI

We have added two disclosures that will be required on Conventional loans with Mortgage Insurance. The Lender Paid Mortgage Insurance Disclosure and Private Mortgage Insurance Disclosure Fixed Rate Mortgage forms will be generated in our initial disclosure packages when applicable. Please contact mtgsupportcenter@flanagansatebank.com with questions or concerns.

If you have any questions regarding this information, please feel free to contact mtgsupportcenter@flanagansatebank.com.

Sincerely,

Flanagan State Bank TPO Division Management