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From: Josh Heinrich
Sent: Monday, January 9, 2023 9:42 AM
To: Sales
Cc: Mortgage Management; Josh Heinrich
Subject: Important Updates for this week
Attachments: Pre-UW the Prequal.docx

Good morning, everyone!

There are a few very important announcements for this week:

Discontinuation of "Ops@flanagansstatebank.com" Email:

For those loan officers that use the Ops distribution, please note that we will be no longer using this distribution. In the future, if you require a loan number change or prequal change, simply email mortgage support directly. Thank you!

Underwriting Questions and Underwriting Prequals:

We do understand the importance of getting quick and accurate answers on potential prequal and general underwriting guidelines, specifically income and credit questions. Therefore, moving forward, please note the following four VERY important changes pertaining to underwriting questions.

First, we will be discontinuing the use of prequals@flanagansstatebank.com email. In the future, all underwriting questions will be sent to underwriting@flanagansstatebank.com. All our underwriters have been added to this distribution and will answer all prequal / general underwriting questions as quickly as possible. It is extremely important when you send each question to be answered that you reference the product you are inquiring about! We have assigned specific underwriters to answer certain product questions, hence the importance of noting that in each email. Lastly, please remember that mortgage support no longer answers these types of questions. Mortgage Support will still provide guidelines or self-employed income calculations at your request!

Second, due to the use of the underwriting@flanagansstatebank.com for general underwriting questions moving forward, if you have a direct condition question on a loan in process, please make sure to email the underwriter directly, and please CC Kristen Snethen and your direct sales manager. This will help Kristen to make sure you get answers if your underwriter is out of the office for the day.

Third, we are starting the "UP" program (UW the Prequal). This program has been created to "get ahead of" potential issues prior to receiving an actual purchase contract. Please read the attached document and follow the steps to start to participate. When you read about our new program, please remember that you MUST make your credit decision prior to participation in order to comply with Reg B procedures. If you have further questions, please contact Chris Langel and he will help you further on the program.

Fourth, our underwriters moving forward will be providing a phone number in their email signature lines for all processors, or loan officers to call underwriters when they have questions if they prefer. Please remember that sometimes loan officers and underwriters will be at an "impasse". If that is the case, then escalations should be directed to your direct manager. We cordially ask all staff members to remember that we are all on the same team! Respect, and possible restraint should be used when warranted by all parties.

Further FHLB 2023 Training:

Please see the link for our second FHLB Training. Many people could not attend the first training, the last week in December. Therefore, we will do a second training next week on the 17th from 1 PM CST to 2 PM CST. This is the day that funds are available for the program. The link is below:

Join on your computer, mobile app or room device

[Click here to join the meeting](#)

Thank you, and have a great week!

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