



FLANAGAN *State Bank*



Important Announcement

6/15/2016

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

This will reference:

USDA – GUS Set Up for Brokers/Correspondent

USDA Pricing Improvement

System Notices

Uploading Conditions – How to make it easy

Uploading Conditions – timing is important

July 4th Holiday

Coming Soon

USDA – GUS Set Up for Brokers/Correspondent

FSB is ready to set up our Brokers and Correspondents for access to GUS! The instructions are attached to this announcement and it is very important that you please follow them precisely. Once you are set up, you may run GUS to determine if your files will get the GUS Approval!

USDA Pricing Improvement

Effective immediately, FSB is improving rates on USDA loans by .75 for any loan amounts 175,000 or higher. This price improvement will not show on our rate sheets and will only show on the pricing and lock screens within a file. If you lock a loan over the next couple of days and the pricing does not show correctly, please make a note in the comments section of the Lock Screen and the lock desk will adjust accordingly.

System Notices

Our Mortgagebot system sends out email notifications at certain points of a file. These emails also notify the recipient "Please Do Not Respond to This Email".

Reply Reply All Forward



Wed 6/15/2016 12:27 PM

tpoinfo@flanaganstatebank.com

U/W DECISION - APPROVED W/CONDITIONS 0011256161 Matt*****

To Toni Pierce

A loan has been updated with an underwriting decision of: **U/W DECISION - APPROVED W/CONDITIONS**

Updated By: **Danielle Dellinger**

Loan Number: **0011256161**

Borrower Name: **Matt*******

Institution: [REDACTED]

The Decision can be viewed by logging into: <https://flanaganstatebank.mortgagebotlos.com>

Please do not respond to this email.

Notification Date: Wednesday, June 15, 2016 1:26 PM (EST)

Please do not respond to the system emails. As we get busier, all FSB TPO Division employees get more and more notifications and the possibility of us missing an email that is attached to a notification become greater. Your emails are important to us and we do not wish to miss any of your questions, concerns or comments.

Uploading Conditions – How to Make It Easy

FSB has recently started numbering conditions to make it easier to identify what is being submitted to satisfy the condition. We do not wish for this to be a longer process and have included instructions on the easiest way to upload your conditions to save time and remain efficient. Should you have any questions about this, please contact your Account Executive.

These instructions can also be found at www.fsbtpo.com under Form & Tools.

Uploading Conditions – Important Notes!

Please do not upload ANY conditions after the file has been finalized. When this happens, we will miss reviewing all or some of your conditions. We want to move files as fast as possible and this creates a situation that we would like to avoid at all costs.

July 4th Holiday

FSB will be closed on Monday, July 4th. This date does not count for any rescission dates or CD dates. Please plan accordingly including reviewing Lock Expiration Dates.

Coming Soon

E-Sign Disclosures are coming very, very soon. We are putting the finishing touches on them now! Please watch for further information regarding this feature.

If you have any questions regarding this information, please feel free to contact your Account Executive.

Sincerely,

Flanagan State Bank TPO Division Management