

Shelsie Crawford

From: Toni Pierce
Sent: Thursday, February 4, 2021 8:25 AM
To: Sales; Mortgage Support Center; Dave Weber; Joshua Heinrich; Justin Yahnig; Rebecca Moorehead; Robert Anderson; Toni Pierce; Wayne Pierce
Subject: Update #2 - week of 2/1/2021

Follow Up Flag: Follow up
Flag Status: Flagged

Here is the 2nd update that I promised you! Again, please read through ALL of this information. If we did not think it was important, then we wouldn't bother sharing it!

Retail Website Update

Turntimes are now broken down by products. NOTE: This is not done this way on our www.fsbtipo.com site, only for our www.myfsbretail.com site! For those of you that forget how to login to our retail site, here are the login credentials again:

User Name: #FSBMortgages1

Password: @Flanagan2019\$

This is a case sensitive password and caps/lower case letters matter!

Simple Nexus vs Mortgagebot Apply Now Links

Due to the problems we continue to have with the Mortgagebot Apply online links, we will be discontinuing the use of these links. They will not be cancelled until early March, however, we have started migrating to the Simple Nexus online link. Surefire will be set up with the Simple Nexus links and new LO's are only receiving the SN links. Before we permanently disable the Mortgagebot links, we would like to hear your thoughts on this. Please email LPOmarketing@flanaganstatabank.com with your concerns, questions, or comments regarding this change.

Staffing Changes

BRANCH MANAGERS – when a staffing change occurs at your branch, please make sure to email the following of this change: Your Regional Sales Manager, Robert Anderson, Wayne Pierce, Mortgage Support and Sarah Aguirre. They each have roles to play when changes occur. Change is defined as new hire, termination of employment or new role for the employee. A new hire will require the New Employee set up form to be completed that is located on the retail website.

LMS (Learning Management Software) – Eloomi

Our division has been working on developing training modules. It is a process! But, we have the Onboarding modules completed and any new hires will be assigned this set of training from our new system. This will be IN ADDITION to the training needed through BAI. BAI is needed to satisfy the FDIC. As we develop Eloomi, you will see a training library develop and a training series for Loan Officers. Eventually, we will have training developed for all departments and roles, but LO Training is first up for development. As this is developed, we will need testers. Regional Sales Managers will determine who these testers will be. We are excited for this system and hope to have it launched in full soon!

Marketing Updates

Surefire – ETA for launch is beginning of March. We make progress every week on this and training for LO's and LOA's will begin soon. Watch for this!

New LPO Website and SEO – Marketing is building the new website for all the branches and has given us an ETA of May to have this ready for the next step

Facebook – Branch Managers we will be having a meeting on Thursday, February 11th to discuss social media advertising and our LO/Branch page content. Please watch for this invitation.

Quarterly Branch Reviews

Starting the first week of April, we will reinstitute meeting with each Branch and the Regional Sales Managers to review YTD income and margin data. In addition, we will be looking for a plan from each branch manager on their tracking of new producers entering their branches and analysis of marketing expenditures for ROI (return on investment)

Appraisal Purge

This month and this month ONLY – each branch will be allowed to remove any appraisers they do not want in their rotation. In order to remove an appraiser, there must be a replacement provided! Please provide the contact information for your replacement so the appraisal department may get the needed information for approval from the new appraiser. Email all request directly to our appraisal department.

Thank you for reading our updates! If you have questions, please let us know!

The opinions contained herein are based on a proposed loan scenario presented to us by you. They are non-binding, intended to be informational only, and under no circumstances are to be construed as a commitment to purchase the loan. The Seller/Loan Officer is responsible for the information provided to Mortgage Support/Assisted Correspondent or Scenarios to insure we have the most/best information to provide an accurate response for the situation being discussed. Delegated customers are responsible for making their own credit decision with respect to the loan. All loans submitted to Flanagan State Bank are subject to the terms and conditions of the matrix's published on our website and the Agency guidelines that apply to the loan type.

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