

## Sandra Woodson

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**From:** Toni Pierce  
**Sent:** Friday, January 24, 2020 3:10 PM  
**To:** Sales; Mortgage Support; Dave Weber; Joshua Heinrich; Justin Yahnig; Rebecca Moorehead; Robert Anderson; Toni Pierce; Wayne Pierce  
**Subject:** Important Updates and News - Week of 1/24/2020

Here is this week's updates for you! Please read through this information and let us know if you have any questions!

### **Processor Training**

Starting on Tuesday, January 28<sup>th</sup>, our 8 Session Processor Training will begin! Processor's attendance will be mandatory and we strongly suggest Loan Officer attendance. This training will advise on the expectations FSB has on the processor role and duties along with providing tools that should increase loan quality and efficiencies. The trainings will be from 10:30 – Noon CST on Tuesday and Thursday's for 4 weeks. An invite will be sent out this afternoon!

### **Conventional Tax Transcripts**

This is more of a reminder! We do not need tax transcripts on conventional loans that only have W-2 income. We do still need them on self-employment, fixed income and rental income. If the AUS requires tax returns on a borrower, we will need these to be provided, though! If anything within the file triggers the need for tax returns, the Underwriters will condition for them....FYI!

### **USDA Tech Fee**

If you are doing USDA loans, this fee MUST show on your LE on all your USDA loans. If it is left off the LE, email Wayne to make sure it is part of your template!

Our turn times are amazing right now! If you have loans, let's get them closed!!!

Thank you for your attention to the updates. Have a great weekend!

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.

*Toni Pierce*

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