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To:	Sales; PawPawOps; Mortgage Support
Cc:	Dave Weber; Joshua Heinrich; Justin Yahnig; Rebecca Moorehead; Robert Anderson; Toni Pierce; Wayne Pierce
Subject:	Mortgage Support Update
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Attachments:	image001.png image002.png image003.png

Good afternoon! I have a few updates for everyone. Please note that any updates such as these will be posted on our Memo's & Rates page for referencing later!

Newly Posted to myfsbretail.com:
Jumbo Options & Guidelines – located under Mtg Support & Resources under Matrix's
Refinance Seasoning Matrix – located under Mtg Support & Resources under Matrix's

Turn Times - Closing

Our volume is increasing! Go Team! In order to maintain our turn times and efficient processes, we need assistance with a couple of things.

1. Verify the correct title company address is accurate on the Initial CD Request form. Inaccurate emails may delay closings by days. We have no idea immediately these are wrong as they do not bounce back to us. Please double check! Especially with title companies you are new to.
2. Do not re-disclose if your file is coming back in for final approval and early CD. We cannot disclose an LE and a CD on the same day. Instead of disclosing the LE, upload a COC outlining the new information and let the ICD be your disclosure!
3. Before confirming the closing date/time with us for confirmation….make sure you have confirmed with all other parties FIRST! This helps us keep moving forward on the loan and not come to a halt to adjust!

FHLB Grants

We are having a Let's Discuss on Thursday at 2PM CST (tomorrow). We will cover the homebuyer education and probably several other questions on this grant program. If you have not accepted the invitation, we hope you will. These discussion are never mandatory, but are usually very helpful! We have other topics on the agenda, too….but this one is the most requested!

Thank you and if you have any questions, 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.

We want to ensure we have fully answered your questions. Please let us know if you need further assistance.

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