

Updates 1

JH **Josh Heinrich**
To: Josh Heinrich

✓ 👍 ↶ ↷ → ...
Sun 7/31/2022 5:44 PM

Good morning, everyone!

Please note the following updated procedures:

Purchase Agreements Uploaded when doing Initial Disclosure

LO's / Branch personnel, please make sure to upload your purchase agreement into Image flow at the time you generate your initial disclosures, unless the loan is for a refinance. Again, if you have other financial information at this time from your applicant(s) you may also upload those under "Submission Package" in Image flow, but it is not required.

Wet Sign Submissions

1. If you have a borrower(s) that want to do disclosures and interact with you on a wet sign basis, please follow the below procedure:
 - LO /Branch creates the disclosure package in the same manner as E-Sign Packages, just do not select "E Disclosure" and "Wet Sign".
 - Once the LO/Branch has the signed disclosure package back simply scan, and attach them, and email those to disclosures@flanagansstatebank.com
 - Our mortgage support team is on the disclosures distribution and will split and label those disclosures and then move the loan to the processing team.
 - Once the processing team has received your loan submission, they will reach out to you for the LO/Branch to send them any/all financial information.

Note- Those branches that have internal processing may have a different process for the above. If so, you can ignore this update.

GUS Submissions / Training

We will be setting up a training for those LO's / Branch personnel who need further training on GUS submissions the second week of August. If you are an LO and do not have a login to GUS, please contact mortgage support next week and they will send you instructions on how to procure a login.

If you have further questions on any of these updates, please let me know or discuss with your assigned sales manager.

Thank you for your assistance.

Josh Heinrich / NMLS ID: 334476
Retail Sales Manager
Flanagan State Bank / NMLS ID: 408461
Phone: 630-399-2827
Email: Jheinrich@fsbfamily.com

