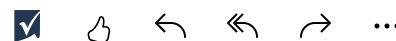


## Updates 1

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](mailto: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

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