

How & When to use your Mortgage Support Team

What can Mortgage Support do for you?

Our core purpose is to follow the basic guiding principles:

- ✓ Answer questions on a first in, first out basis
- ✓ Whoever is first available will respond to your question(s), which will allow for exceptional response times
- ✓ We use our resources wisely in pointing you in the right direction with honest & helpful answers
- ✓ We pride ourselves with amazing customer service

When to contact Mortgage Support (some examples):

- ✓ **Program Questions-** if you need assistance with clarifying a guideline for FHA, USDA, VA, or Conventional
- ✓ **Underwriting Questions-** assistance with any underwriting question you may have prior to underwriting, either during or after
- ✓ **Conditions Questions-** FSB does not allow contact with our underwriters. This is to keep our turn times fast & amazing! But we in Mortgage Support can be your advocate! We will discuss with you, confirm the validity of the information, & contact our underwriting department as needed to get conditions waived, clarified, or adjusted to fit the loan's needs.
- ✓ **System Questions-** FSB uses Mortgagebot as their LOS. We can set up trainings, reset passwords, add users, and help with technical questions, such as data entry, locking rates, or guidance on how to use a specific screen. We will be your guide to Mortgagebot!
- ✓ **Documentation Questions-** Confused on why we are asking for a specific document? Maybe you need a little help understanding what a document means. We can assist you with getting the answers you are needing!
- ✓ **Scenarios-** Have an interesting scenario running through your head? Send it over to us and we'll help guide you down the right path!
- ✓ **Income Calculation-** Whether you need someone to double check your work or just need assistance with a full income review for your wage earner or self-employed borrower, we would be happy to review and provide a full write up of the income that will help you through underwriting. **Please allow 24 hours for all income calculations.**
- ✓ **Status Check-** Wondering when your file will be reviewed? Even with our amazing turn times, this is always a burning question. Just send us an email with the borrower's name & loan number. We will be happy to check on this for you and provide the status of the file.
- ✓ **Answers-** Need anything else? We have you covered! If you are not sure who to contact, we can put you in touch with the department you are needing.

Why to Contact Mortgage Support?

We most likely have seen your issue before and will be able to answer you without having to bother an underwriter. If we can't answer your questions, we will advise you of whom to contact or we will get the information needed using our resources at hand and get back to you.

How to reach Mortgage Support?

You can reach the team directly at mtgsupportcenter@flanagansstatebank.com

We are also available by phone: (815) 676-0990

Team Members:

Toni Pierce (815) 676-0988

Sandra Woodson (815) 673-7112

Karley Stover (815) 215-8189

Shelsie Crawford (312) 602-3380

Tamera Murray (309) 213-2544