From: Toni Pierce

Sent: Friday, October 30, 2020 2:49 PM **To:** Sales; Mortgage Support Center

Cc: Dave Weber; Joshua Heinrich; Justin Yahnig; Rebecca Moorehead; Robert Anderson; Toni Pierce;

Wayne Pierce

Subject: Update from Mortgage Support - 10/30/2020

Attachments: Mtg Support Turtle Halloween 2020.jpg; Turtle Shell Pic Halloween 2020.jpg

Happy Halloween from Mortgage Support!!! We dressed up today and wanted to share some of the fun with all of you! We hope you have a safe and fun Halloween! All the departments in Paw Paw dressed up. Want to see our other costumes? Visit our Branch page: https://www.facebook.com/fsbpawpawil

On to the update for today......

GUS

Please update GUS Findings prior to submitting to underwriting for Final review. DO NOT INCLUDE assets in GUS. It can give you unsupported findings if you are not using accurate amounts. Per the USDA Handbook, assets are averaged. The current available balance is not the correct figure to use.

November LO/LOA/Processor Meeting Will be Weds, November 4th at 11:00AM CST.

Let's Discuss

Is starting up again! With a few new additions! The first Weds and 3rd Weds of every month will be for New LO's, LOA's and Processors only! If you are new to our company within this year, this is designed for you! Let's Discuss are open meetings designed around discussions, rather than the normal training format. We start with specific topics and end with whatever is brought up for discussion.

There will also be a monthly Let's Discuss that is open for ALL LO's, LOA's and Processors. This will always be held on the 2^{nd} Weds of every month.

The meeting will be scheduled for an hour. Attendance is not mandatory, but in the past, there meetings were very helpful for clarification of processes, flows, and all things loan related.

If you need an invite, email Mtg Support!!! We look forward to having you join us.

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.



Mortgage Support celebrating Halloween!

Toni Pierce

TPO National Sales Manager/Account Executive Mortgage Support/Assisted Corr Department Manager NMLS 329142

tonipierce@flanaganstatebank.com

Flanagan State Bank NMLS 408461 815-676-0988 Direct Office 815-761-2442 Cell





