

## Tamera Murray

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**From:** Wayne Pierce  
**Sent:** Thursday, December 16, 2021 7:26 AM  
**To:** Sales; Mortgage Support Center  
**Subject:** End of the Month/Year Dates to Remember

Good morning. Crunch Time is here. It is hard to believe that we are already at the end of 2021. I wanted to send out a reminder for important dates for the end of the year. Please keep these dates in mind when managing your pipeline. Due to the holidays we will be short staffed in most departments so please do your best to manage your pipeline. Our ability to do rush underwrites and closings will be limited. If you have questions or concerns please reach out to your Sales Manager and they will get with me to see if we can do anything to help with problem files.

**WE ARE CLOSED FRIDAY DECEMBER 24<sup>th</sup> and FRIDAY DECEMBER 31<sup>st</sup>.**

**NO CLOSINGS ON THESE DAYS.**

**FUNDINGS CAN HAPPEN ON THE 31<sup>ST</sup> FOR REFINANCES AS LONG AS THEY ARE APPROVED BY THE FUNDING DEPARTMENT ON THURSDAY DECEMBER 30<sup>TH</sup> BY 1 PM. NO EXCEPTIONS WILL BE GIVEN DUE TO US BEING CLOSED ON DECEMBER 31<sup>ST</sup>.**

### Purchases

Last day to close a purchase loan – Thursday December 30<sup>th</sup>

Must be scheduled by 4 pm on December 27<sup>th</sup> to close on December 30<sup>th</sup>

Loan must be submitted to underwriting by 4pm on December 21<sup>st</sup> to close on December 30<sup>th</sup>

Please allow 1 extra day for loans with MI and 2 extra days for loans going to USDA

### Refinances

Last day to close a refinance loan and fund this month – Monday December 27<sup>th</sup> – Funding department must have all funding documents by 1 PM on Thursday December 30<sup>th</sup> or loan will not fund on 31<sup>st</sup>

Must be scheduled by 4pm on Tuesday December 21<sup>st</sup> to close on Monday December 27<sup>th</sup>

Needs to be resubmitted to underwriting by 4 pm on Friday December 17<sup>th</sup> to close on Monday December 27<sup>th</sup>

Thanks,

Wayne Pierce  
Operations Manager  
NMLS #1487019  
[www.fsbtpo.com](http://www.fsbtpo.com)  
815-676-0987 Direct Office  
815-676-0990 Office  
815-901-7148 Cell



