



## Important Retail Announcement

10/10/2019

This announcement includes notices regarding updates for Flanagan State Bank's Correspondent and Wholesale Accounts.

**This will reference:**

Columbus Day

FHA Cash Out 85% Deadlines

**Columbus Day**

On Monday, October 14<sup>th</sup>, FSB's offices will be closed for Columbus Day. This day will not count for rescission or TRID dates. Please review our Closing Calendar at [www.fsbtpo.com](http://www.fsbtpo.com) for details on when to schedule closings around the holiday. You may locate this under the Turn Times tab.

**FHA Cash Out 85% Deadlines**

Any FHA Cash Out refinance loans that have a case number prior to 9/1/2019 and are using 85% LTV must be closed prior to October 31, 2019. If the loans will not close, please reach out to your Sales Manager or Account Executive to advise.

If you have any questions regarding this information, please feel free to contact [mtgsupportcenter@flanagansatebank.com](mailto:mtgsupportcenter@flanagansatebank.com).

Sincerely,

Flanagan State Bank TPO Division Management