



## Important Announcement

3.15.2021

This announcement includes notices regarding updates for Flanagan State Bank's Retail, TPO and Delegated Divisions

**This will reference:**

Second Home & Investment Property LLPA Adjustment

**Second Home & Investment Property LLPA Adjustment**

Effective immediately, the following adjustments will be applicable on our Rate Sheet:

Second Homes on all LTV's: -1.500

Investment Properties:

LTV 75% or below - 3.000

LTV 75.01 – 80% - 4.250

LTV 80.01 – 85% - 5.000

These adjustments will be in addition to any applicable adjustments per the loan terms.

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

Sincerely,

Flanagan State Bank Mortgage Division Management