



TPO Early CD Process & Instructions

Effective 1/14/2019, Flanagan State Bank will begin the updated Early CD process. The Initial CD will be sent out upon completion of the following:

ALL Compliance conditions must be satisfied and cleared.

Lock must be valid for 10 days from the date the file was resubmitted.

These are the steps for an early CD:

Step 1: Please upload the TPO Early Closing Disclosure Form to Image Flow under Early Closing Disclosure Request Form prior to resubmitting the file back to underwriting for ***final review for a CTC.***

Step 2: If this document is uploaded to the file the Operations Team will be notified that a Clear to Close is expected on this and will review to send out the Closing Disclosure prior to sending back to underwriting.

Step 3: All compliance conditions must be uploaded to the file if the Early Closing Disclosure is going to be completed and the lock should be good for at least 10 days from the date the file was resubmitted. ***If there are outstanding compliance conditions or the rate is not valid for a minimum of 10 days, the CD will not be sent out at time of review.***

Step 4: If the CD is sent out it will be provided to the contacts on this form. The LO/Processor is responsible for sending to the borrower and obtaining signatures in a timely manner. Signed CD to be uploaded to the file! Closing Request may not be uploaded until the file is CTC. Once uploaded to the file, please be sure to FINAL for FSB to know to schedule closing. An email confirmation will be sent. If you do not get this email confirmation in a few hours, please email mtgsupportcenter@flanaganstatebank.com.

TPO Early Closing Disclosure Form can be found on our website at www.fsbtpo.com.

TPO Closing Request Form can be found on our website at www.fsbtpo.com

If you have ANY questions about our process, please email mtgsupportcenter@flanaganstatebank.com