



12/17/19

## How and When to use Mortgage Support Team

### WHO is Mortgage Support?:

A group of 4 individuals (aka) Toni, Pete, Sandra and Karley all are physically located in our Paw Paw, IL branch location

### WHAT Mortgage Support can do for you?

Our core purpose is to follow the basic guiding principles:

- ✓ Answers questions first in, first out basis
- ✓ Whoever is first available will respond to your question, which allow for exceptional response times
- ✓ We use our resources wisely in pointing you in the correct direction with honest and helpful answers
- ✓ We pride ourselves with amazing customer service

### WHEN to contact Mortgage Support (some examples):

- ✓ **Program questions** - if you need assistance with clarifying a guideline for FHA, USDA, VA or Conventional
- ✓ **Underwriting questions** - assistance with any underwriting question you may have prior to underwriting, during or after
- ✓ **Conditions questions** - FSB does not allow contact with our underwriters (to keep turn times fast and amazing!) But we in Mortgage Support can be your advocate. We will discuss with you, confirm the validity of the information and contact our underwriting department as needed to get conditions waived, clarified or adjusted to fit the loan needs
- ✓ **System Questions** - FSB uses Mortgagebot as their LOS. We can set up training, reset passwords, add users, help with technical questions (such as data entry, locking rates or how to use specific screen). We will be your guide to Mortgagebot!!!
- ✓ **Process Questions** - Unsure of the next step or what your first step should be? Email or call us and we will assist you in understanding our "flow"
- ✓ **Documentation Questions** - Confused on why we are asking for a specific document? Maybe you need a little help understanding what a document means. We can assist you with getting the answers you are needing.
- ✓ **Scenarios** - We prefer you send your 1003 and credit that needs review and a prequalification written up for it to [scenarios@flanaganstatebank.com](mailto:scenarios@flanaganstatebank.com) However, our team monitors those emails too! We will be more than happy to assist you.
- ✓ **Income Calculation** - Whether you need someone to double check your work or just need assistance with a full income review for your wage earner or self-employed (or

anything in between) borrower, we would be happy to review and provide a full write up of the income that will help you through underwriting.

- ✓ **Status Check** - Wondering when your file will be reviewed? Even with our amazing turn times, this is always a burning question. Just send us an email with the Borrower Name and Loan Number. We will be happy to provide the status of the file.
- ✓ **Answers?** - Need anything else? We have you covered. If you are not sure who to contact, we can put you in touch with the department you are needing.

### **WHY to contact Mortgage Support?**

We most likely have seen your issue before and will be able to answer you without having to bother an underwriter. If we can't answer your questions, we will advise you of whom to contact or we will get the information needed using our resources at hand and get back to you.

### **HOW to reach Mortgage Support?**

You can reach our team directly at [mtgsupportcenter@flanaganstatebank.com](mailto:mtgsupportcenter@flanaganstatebank.com), 815-676-0990 or

Toni Pierce 815-676-0988

Pete Bullock 309-270-1970

Karley Nicholson 815-215-8189

Sandra Woodson 815-673-7112