



# Important Announcement

September 14, 2016

The **IRS is currently experiencing technical difficulties** with their Transcript Delivery system. Please be aware that the system is delivering incomplete or blank transcripts. There is not an ETA from the IRS on when the issue will be resolved. FSB will do our best to work with the situation, but be aware that transcripts are required to send loans to USDA. All other files we will need the transcripts to provide the CTC.

One other noteworthy piece of information: **Rent Free Letters**. These letters in the past have been able to be completed and signed by the borrower. We can no longer accept the letters from the borrower. The Rent Free letter must be completed and signed by the owner of the home they are occupying or have occupied. FSB will begin immediately to condition for this accordingly.

If you have any questions or concerns, please feel free to contact us at [mtgsupportcenter@flanagansatebank.com](mailto:mtgsupportcenter@flanagansatebank.com).

Thank you,

Flanagan State Bank  
TPO Division