



FLANAGAN *State Bank*



Important Announcement

7/31/2015

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

This will reference:

Staff Changes

End of Month

Staff Changes

It is with a heavy heart that we announce that Karin Garrett is no longer with Flanagan State Bank.

Our new Underwriter will be starting Monday, August 3. Joni Quick will be joining us and bringing her VA SAR and DE for FHA to the underwriting team. We are looking forward to having you meet Joni as she underwrites your files.

On September 1, we will have another underwriter starting that also is VA SAR and DE approved. Brandy Schnur will be joining the team.

With 2 additional underwriters, our turn times will remain consistent for our Brokers & Correspondents, allowing them to maintain the relationships that drive their business. As stated before, we are dedicated to your success and by hiring these new underwriters, we are recognizing how important maintaining our quick turn times are to your business.

End of Month

Was smooth and handled very well at Flanagan State Bank. We learned a few more tricks to managing the end of month rush and will be implementing these into our normal routine. Thank you for your business and as we build our staff, let's close more loans!

If you have any questions regarding this notice, please contact your Account Executive Team.

Sincerely,

Flanagan State Bank TPO Division Management