



## Instructions for Requesting a RUSH from Underwriting or Closing

Flanagan State Bank understands that the need for a rush on a file happens from time to time. We will be as accommodating as possible but, we will ask that these steps are followed to help keep our turn times as fast as possible. By following this process, there will be minimal disruption to our flow allowing all files to continue to move forward and a back log to be avoided by throwing in last minute files. We thank you in advance for following these steps to help us be of service yet allow us to keep up the pace on all files.

All RUSH requests must be received before 12:00PM (Noon) CST. With our normal turn times usually within 48 hours, the best we could provide would be a 24 hour review. In order to add to our schedule, we need enough notice to accomplish the task.

Files must be 100% complete to receive approval for the RUSH. If the request is for CTC, all conditions including Compliance and PTC must be in the file for FSB to approve the RUSH.

If the RUSH is for any other reason, the same applies. Any missing pieces will require us to NOT approve the request and normal turn times will apply.

To request a RUSH, please email [mtgsupportcenter@flanagansatebank.com](mailto:mtgsupportcenter@flanagansatebank.com). The Customer Support Team will review the request and verify that all needed items to complete are in the file. The file must be in *Final Status* and if all items are present, the Team will confirm with the Underwriting Team on the upgrades turn times based on current turn times. Customer Support will then confirm back with the RUSH confirmation and expected turn time. If any item is missing to complete the RUSH, the request will be rejected and the LO will be subject to normal turn times.\*\*\*

When emailing [mtgsupportcenter@flanagansatebank.com](mailto:mtgsupportcenter@flanagansatebank.com), in the Subject line please include RUSH REQUEST and the last name & loan number of the borrower. In the body, include the reason for the request. If we do not receive a reason, we will assume the request is not a true RUSH request and will not approve the request.

Questions? Feel free to email them to us at [mtgsupportcenter@flanagansatebank.com](mailto:mtgsupportcenter@flanagansatebank.com).

\*\*\*Please note to help us expedite the file to double check expiration dates on Credit ( 90 days FHA & VA and 120 days Conventional and USDA), title ( 60 Days ), bank statements, paystubs and HOI ( 30 days). If these are outdated at the time of the RUSH request, we will send the file back to the LO/Processor to insure we have the proper updated items.

\*\*\*Bank statements or other conditions being viewed by the underwriter for the first time may result in additional conditions that cannot be foreseen. Please review before submitting for large deposits and have them sourced accordingly with LOX's for identifying their purpose to the Underwriter. Any other conditions being seen for the first time please understand it may result in further conditions. We will try to avoid this outcome it at all possible, but the possibility is still their depending on the documentation provided.... or not provided.