



Important Announcement

9/25/2018

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

This will reference:

Initial CD Process – update

Initial Submission

Initial CD Process - Update

Our Initial CD Process is ready to take the next step! Effective today, we will be issuing the Initial CD once the ICD conditions on the Approval Notice have all been satisfied. Attached to this notice is the update Initial CD Process and the NEW SUBMISSION FORM that will be **required** on all new submissions moving forward.

Let us know if there are any questions!

Initial Submission

Our Underwriting Team has noticed that we have several basic documents missing from files during the initial reviews. Documents such as Purchase Contracts, credit reports, etc. With our NEW SUBMISSION FORM will be a submission stacking order and checklist. Please use this tool to help insure we are receiving the basic documents needed to provide a quick and complete underwriting for your file.

If you have any questions regarding these updates, please contact your Account Executive Team directly.

Sincerely,

Flanagan State Bank TPO Division Management