

## Announcements

Chris Langel <clangel@fsbfamily.com>

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To: Chris Langel <clangel@fsbfamily.com>

Bcc: Sales <sales@flanaganstatebank.com>; Underwriting <underwriting@flanaganstatebank.com>; Mortgage Support Center <mtgsupportcenter@flanaganstatebank.com>; Processing <processing@flanaganstatebank.com>; Closings <Closings@flanaganstatebank.com>; Mortgage Management <mortgagemanagement@flanaganstatebank.com>

Announcements:

### **Credit Report Survey:**

Please email [opshelp@flanaganstatebank.com](mailto:opshelp@flanaganstatebank.com) with your answer to the following question. DO NOT REPLY OR REPLY ALL TO THIS EMAIL.

Would you prefer the derogatory tradelines show at the top or bottom of your credit report?

### **Operations help:**

The email address you are using above to send the survey answer to is a new email setup to assist you with questions you normally would send to Josh or myself. This will allow Josh or myself to answer if one of us is busy. Examples include but are not limited to: AUS assistance, URLA assistance, and loan structuring. That email again is [opshelp@flanaganstatebank.com](mailto:opshelp@flanaganstatebank.com)

### **Loan Product Change:**

If you change a loan product, we are noticing you must tab through the entire URLA using the Save & Next button to get the AUS to run. Example Conv to FHA: If you do not tab through it will say your FHA Lender ID is missing. Example FHA to Conv: it will say your credit report ID is wrong.

### **Operations out of Office:**

Sarah Sheahan is off on Thursday.

Brenda Geaheart is off on Friday.

Kyle Schmuck is off on Friday.

Thanks,



***You will overestimate what you can do in a year, but you will underestimate what you can do in a decade or two. You have time.***