

Announcements

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

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Announcements:

Credit reports and collections:

We have noticed that collections are showing up on the 10-day soft pull . We assume the collection agencies are seeing a trigger somehow and then reporting/updating the collection. This can kill some of our loans. We will now ask that a soft pull be in every file where the credit report is 60 or more days old. We will not move your file to the Processor if the credit report is over 60 days old without a soft pull in the file. This does not replace the soft pull that will be done 10 days prior to closing. This is to see if any derogatory credit has popped up.

Operations out of Office:

Lucas will be out Friday

Kyle will be out Friday afternoon

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.