

Announcements

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

Announcements:

Credit Expert Implementation

Loan Officers, please note that per our previous announcement about Credit Expert implementation in August you will be receiving on 07/31/2024 an automatic login to the service. Prior to that, you may attend training for using their new platform by registering with the link below on 07/30/2024. They offer these webinars on a bi-weekly basis in case you miss the one on that day.

Though you will be able to set up your password on 07/31/2024, our official implementation date is 08/15/2024. Therefore, you may attend either one or two of the bi-weekly trainings prior to being able to utilize their service.

Video Conferencing, Web Conferencing, Webinars, Screen Sharing.

Grant Funds:

Reminder that if you have grant funds on a file and the grant amount moves up or down, to please notify Mortgage Support of the new amount as we need to update that with FHLBC.

States we do not lend in:

There are a few states we do not do loans in. Here is that list: NY, HA, AK, and ME

Did you know we offer 5 variations of Mortgage Only Reports?

If you run into a new client or a past client that's looking to refinance their mortgage or take out a HELOC, you're more than likely going to need a Mortgage Only Report. To access a Mortgage Only Report you must *first pull a credit report (it can be a hard pull or soft pull credit)* to access your borrower's credit profile. Once you have completed this step you can access a Mortgage Only Report through our online portal.

Below are the step-by-step instructions on how to complete this process, please note that if you cannot find the file you may need to double check the login credentials you're using!

How to Access a Mortgage Only Report?

1. Go to the current file number, you can access this by typing in the file number in the empty box in the top right-hand corner and then clicking the Go button.



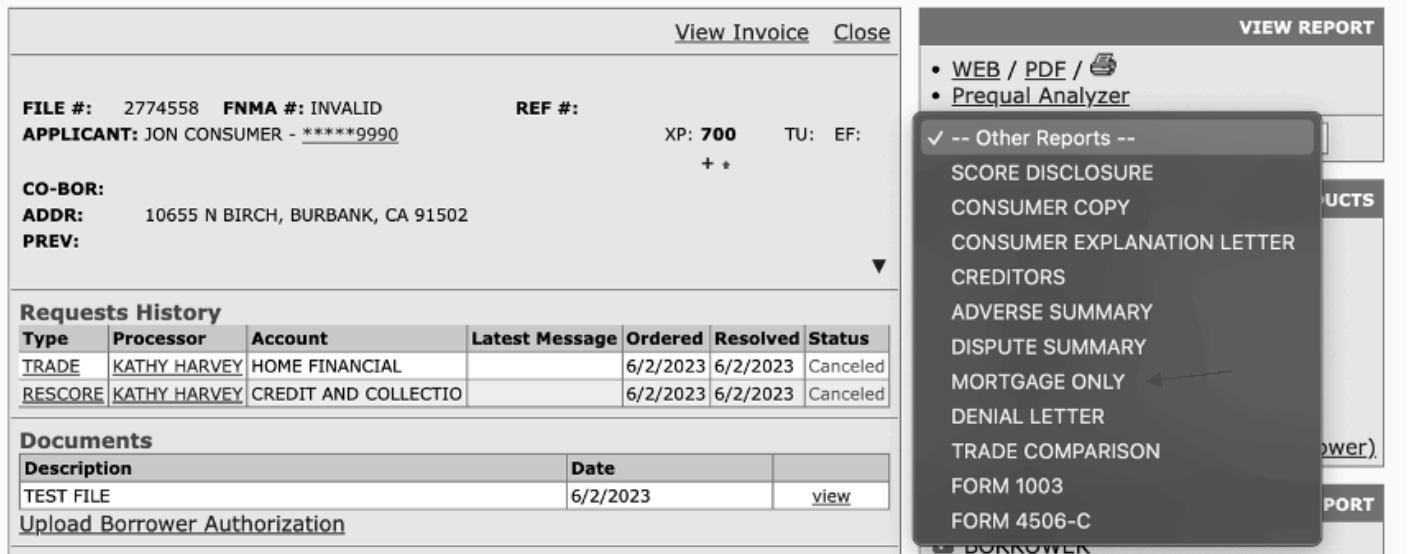
File # Go Main Help ? Logout

Helpful Tips

- [Ordering Credit Reports](#)
- [Finding Ordered Products](#)
- [Total Cost for Borrower](#)

[>>see more](#)

2. Under the View Report SECTION click on Other Reports and then Mortgage Only.



[View Invoice](#) [Close](#)

FILE #: 2774558 **FNMA #:** INVALID **REF #:**

APPLICANT: JON CONSUMER - *****9990 **XP:** 700 **TU:** EF:

CO-BOR:

ADDR: 10655 N BIRCH, BURBANK, CA 91502

PREV:

Requests History

Type	Processor	Account	Latest Message	Ordered	Resolved	Status
TRADE	KATHY HARVEY	HOME FINANCIAL		6/2/2023	6/2/2023	Canceled
RESCORE	KATHY HARVEY	CREDIT AND COLLECTIO		6/2/2023	6/2/2023	Canceled

Documents

Description	Date	
TEST FILE	6/2/2023	view

[Upload Borrower Authorization](#)

VIEW REPORT

- [WEB / PDF / !\[\]\(1b528d31677da3f213f0576712b16881_img.jpg\)](#)
- [Prequal Analyzer](#)
- ✓ -- Other Reports --
- SCORE DISCLOSURE
- CONSUMER COPY
- CONSUMER EXPLANATION LETTER
- CREDITORS
- ADVERSE SUMMARY
- DISPUTE SUMMARY
- MORTGAGE ONLY
- DENIAL LETTER
- TRADE COMPARISON
- FORM 1003
- FORM 4506-C

3. In the top left-hand corner click on the dropdown to select what type of report and then in the top right-hand corner click the share button to print or download a copy.



advantageplus.meridianlink.com/shared/reports/Mortgage_hm.aspx

Type Mortgage with Score Source of Information [Share](#) [Close](#)

- Mortgage with Score and Factors
- Mortgage with Score, Factors, and Public Records
- Mortgage with Public Records
- Mortgage Only

PEAK DIVISION

MORTGAGE WITH SCORE

If you have any questions please feel free to give our Customer Success Team a call at 800-327-3348 or shoot them an email at support@myadvantagescore.com.

Operations out of Office:

Sarah Sheahan out of office 7/22-7/23. Brenda to cover.

Thanks,