

## Announcements

Chris Langel <clangel@fsbfamily.com>

Mon 6/10/2024 10:50 AM

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

Cc:Mortgage Management <mortgagemanagement@flanaganstatebank.com>

Announcements:

### **Mbot 101:**

Chris Langel is going to do some training with new LO's. If you want a refresher on the LE, URLA, AUS, or the Services tab. Please email ops help. The times for this week are Wednesday and Thursday from 9:30am to 11am. These will be recorded as part of our continued effort to provide resources for you.

### **Speaking of OPS Help:**

If you normally email just Chris or just Josh asking for help, please remember to use Opshelp. Currently Chris and Josh are the only ones on that distribution. This allows one of us to jump in and help to get you an answer sooner. As you can see, we are always working on projects on the backside to make your life a little easier. So, if one of us is tied up, the other could help. Thanks for understanding.

### **Pulling new credit:**

If you pull new credit, make sure your processor gets it or if you are not to that stage, be sure it gets into Imageflow.

Processors: Be sure any new credit gets into Imageflow. If the file has been to underwriting, make sure it is labeled as a PTC so the underwriter sees it.

### **Property taxes and other taxes escrowed:**

When completing the Loan Estimate or Closing Disclosure please be sure you are choosing the Fee Name from the drop-down box for any items under Initial Escrow Payments at Closing and not typing in your own Fee name. Items are mapped a very specific way to transfer the data over to DMI. So, in the case below, County Taxes were typed in, but it is mapped to look for Property Taxes in the drop box, so the \$909.72 didn't get transferred to the borrower's escrow initially. Since this was caught, we did send this money over to DMI to be deposited into the borrower's escrow. We know some of you have county, city, and school that is broke out so please just use the drop down that corresponds. If you have any questions, please email ops help.

Type to filter...

- Forms & Docs
- Lending Portal - URLA
- Doc Packages
- Closing Docs**
  - Borrower
  - Parties
  - Impounds | Escrow
  - Important Dates
  - Closing Disclosure**
  - Doc Specifics
  - Submission
- Services
- Status & Tracking
- Actions
- Imaging

**Prepaid Interest** \$2,996.89  Borrower Lender

(23 Day(s) @ \$130.30/Day)

**Property Taxes** \$1,886.50  Seller Other

(0 Month(s))

Select a Fee to Add

**Initial Escrow Payment at Closing** \$1,970.07

Fee Name	Current	Paid By	Paid To	Details
County Taxes (3 Month(s) @ \$303.24/Month)	\$909.72	Borrower	Lender	
<b>Homeowners Insurance</b> (3 Month(s) @ \$219.58/Month)	\$658.74	Borrower	Lender	
<b>Mortgage Insurance</b> (1 Month(s) @ \$401.61/Month)	\$401.61	Borrower	Lender	

**Aggregate** \$

Select a Fee to Add

**Other** \$2,520.00

Fee Name	Current	Paid By	Paid To	Details
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**Grants and AUS:**

Be sure you are running your AUS correctly when you have a grant. Grant workflows can be found on the retail website under Staff Workflows.

**Operations out of Office:**

Kyle Schmuck is out today and tomorrow.

Thanks,

*Chris Langel*  
Asst. Operations  
Manager  
FSB NMLS # 408461  
NMLS # 5962



Office: 563-316-6753  
Cell: 563-581-4633  
Fax: 815-676-6266  
✉ clangel@fsbfamily.com



***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.***