

Due to management no longer being on the pipeline calls but knowing underwriting questions in the past are the majority of the discussion on those calls, we will be implementing two **"Direct Underwriting Questions Calls" each week on Tuesday and Thursday at 2-3:30 PM CST.** The conference line number for those discussions will be 815-215-7007 ext. 1234. We will be using a conference call number instead of a Teams session, in order to allow loan officers/branch managers in the field to be on these calls. Please read below so we can clarify how these discussions will be handled:

### **Direct Underwriting Questions Calls**

#### **Who Can Ask or Attend?**

We first ask, as we do today, that you try and use our email process for answering the majority of your underwriting questions. These calls are for discussions when "we are not on the same page". Either Loan Officers, Branch Managers, or processors can attend, or ask questions.

#### **How do I attend if I have a question?**

Send an email by 9:00 AM CST Tuesday/Thursday to [underwriting@flanagansstatebank.com](mailto:underwriting@flanagansstatebank.com) advising that you have a question on "PTC X", and you need further assistance or clarification. In that email, please advise the name of each underwriter on your file, and a brief description of the issue.

Please do NOT include your underwriter on these emails.

If you are an LO or Branch Manager, we ask that you CC your "Pro" email as well so that your processor may attend the call as well to hear the discussion.

#### **How will we moderate the call?**

First and foremost, everyone will be "professional" during conversations. We will not always agree, but we all can always remember we are on the same team!

We will handle all calls on a "first email, first discussion basis". The earlier you email us the faster you get on the list for the discussion.

We will advise when each call starts the order of the questions so everyone knows when their question will be answered. Moderating the call in this fashion will allow a producer or processor, lower on the list, to call back in during the allotted time frame. If you want to listen in to learn, please feel free to do so.