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Issue 3-9

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Are You Up to
Date?

Our Latest Version is

1827

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Aug 1, 1779, Francis Scott Key is born. Key was present on a rainy night in 1814, when British warships sent a downpour of shells and rockets onto Fort McHenry in Baltimore Harbor, relentlessly pounding the American fort for 25 hours. The bombardment, known as the Battle of Baltimore, came only weeks after the British had attacked Washington, D.C., burning the Capitol, the Treasury and the President's house. It was another chapter in the ongoing War of 1812.

Key, at that time a 35-year-old American lawyer, watched from a ship in Chesapeake Bay, eight miles away. "It seemed as though mother earth had opened and was vomiting shot and shell in a sheet of fire and brimstone," Key wrote later. But when darkness arrived, Key saw only red erupting in the night sky. Given the scale of the attack, he was certain the British would win. The hours passed slowly, but in the clearing smoke of "the dawn's early light" on September 14, he saw the American Flag—not the British Union Jack—flying over the fort, announcing an American victory.

Key put his thoughts on paper while still on board the ship, setting his words to the tune of a popular English song. His brother-in-law, commander of a militia at Fort McHenry, read Key's work and had it distributed under the name "Defence of Fort M'Henry." The *Baltimore Patriot* newspaper soon printed it, and within weeks, Key's poem, now called "The Star-Spangled Banner," appeared in print across the country, immortalizing his words—and forever naming the flag it celebrated.

<https://www.smithsonianmag.com/history/the-story-behind-the-star-spangled-banner-149220970/>



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In-House Texting Service

FSS now offers in-house text messaging services, at very competitive prices, which is to say, less than you are probably paying now with your current third-party servicer. We've made it easy to switch, and the best part – you only pay for the texts you send.

- ✓ **Say goodbye to buying bulk text packages just to get a reduced rate, and hoping you use them all.**

There's no reason to pay more than you should for texting. Because we offer such a wide range of services, FSS can provide texting solutions for much less than you would pay a third-party provider, because texting is not our only business.

- ✓ **Imagine dependable text messaging services at bargain pricing.**

If you have considered using text messaging before, but decided it was not cost effective, it's time to revisit that decision with us. Let FSS show you how to reduce delinquency, reinforce business relationships with your customers, and increase profit.

- ✓ **According to research, 76% of people surveyed said they don't like talking to businesses on the phone.**

Texting is 7 times more likely to get a response than a phone call. Tired of leaving voicemails? Tired of knowing most of your solicitation letters are going in the trash? Call us and let us help you start getting results.

Remote Loan Processing

Don't get left behind. Your competition has options for doing business remotely, and you can too. FSS works with a number of partners to make collecting electronically signed contracts, posting online payments, and direct funding easy and cost effective.

Like it or not, the country is still getting used to a "new normal" in the wake of COVID-19, and customers increasingly expect the ability to do business remotely. Let FSS help you establish your position in this new normal.

The reality is your potential customers (and many current customers) are seeking out companies that offer remote loan processing to one degree or other, and since you're competing with companies that do, it is more important than ever to get setup with these options.

2020 brought a great deal of change to our industry, and FSS gained a lot of experience with remote loan processing in a short period of time. Put our time and effort to work for you. Take full advantage of the 21st century software options we offer, and keep your business growing even in a changing world.

Thank you for trusting us during these trying times.

We appreciate your business!