

FLORIDA CAPITAL BANK MORTGAGE PATRIOT ACT POLICY

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan.

Before the closing of a loan, we will request the borrower provide their name, address, date of birth, and other information that will allow us to identify the person applying for the loan. We will request to see a driver's license or other identifying documentation. We will provide a disclosure to the borrower advising of this policy and we will require their signature verifying they have received and read this document.

Florida Capital Bank Mortgage will provide a Customer Identification form within the loan closing package in which the closing attorney or title agent will be required to verify the person or persons closing on the loan. They will be required to advise what type of identification they verified and they will need to sign and date the document certifying they have personally viewed and accurately recorded the information from the documents they have identified, and have reasonably confirmed the identity of the applicant.