

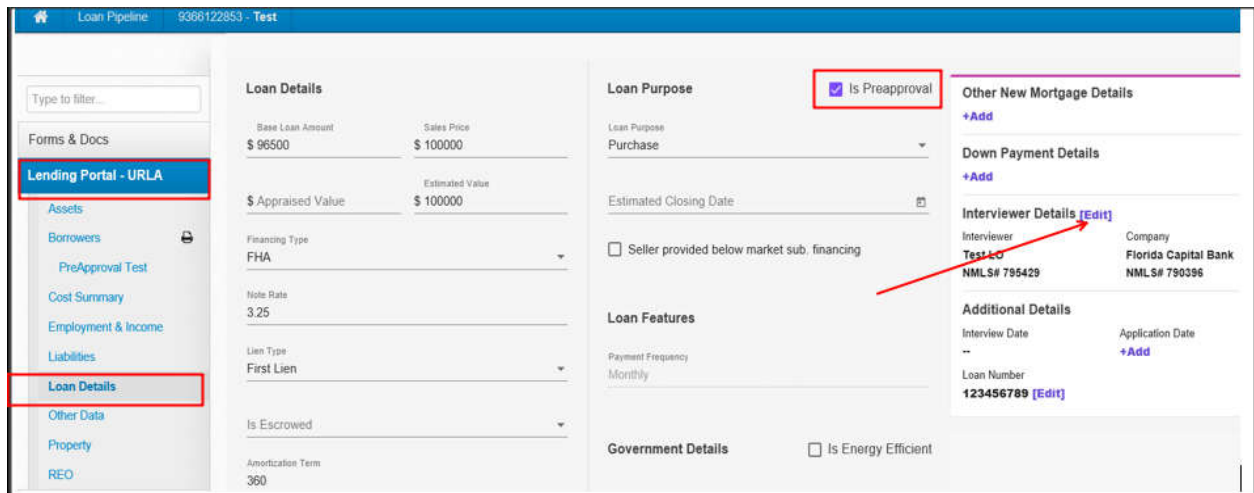
**1. A loan is eligible for review under the Pre-Approval Program if all of the below are met:**

- Purchase transaction
- Applicant **has not selected a property.**
- Application has **not** been **taken/received** as defined by RESPA/Regulation X and TILA/Regulation Z.
- The Initial Disclosure package; Loan Estimate, Intent to Proceed, State and Federal disclosures have **not** been generated. **Reminder: DO NOT ENTER an application date in your LOS as you do not have a complete application.**
- Pre-Approval application has **not** been **locked** only registered with FLCB.

**Note:** If there is a property address on the URLA the loan will be **disqualified** as a Pre-Approval submission and subject to the Loan Set Up file review as a full application package.

**2. How to Upload/Submit a Pre-Approval Loan for Underwriting Review via the FLCBank LOS:**

- You will import the Fannie Mae 3.4/iLAD file as per normal process. Refer to How To Section of Resource Center “Importing / Editing” Procedures.
- Access the imported loan from your pipeline; click on the Lending Portal- URLA folder in the left navigation
- Click on the Loan Details Screen; ensure the “Preapproval” option on top right is selected
- Click the ‘Edit’ icon on the Interviewer Details; the modal window will launch



- Select the Requested Pre-Approval Requested option; click Save

Loan Originator Information		Loan Originator Organization Information		
First Name Test	Middle Name	Company Name Florida Capital Bank		
Last Name LO	Suffix	Street Address 10151 Deerwood Park Blvd		Unit #
NMLS ID# 795429	State License ID#	Zip 32256	City Jacksonville	State FL
Email Address TLO@flcb.com	Phone Number (386) 852-3088	NMLS ID# 790396	State License ID#	
<input checked="" type="checkbox"/> PreApproval Requested				
			<input type="button" value="CANCEL"/> <input type="button" value="SAVE"/>	

- Go through all the screens in the Lending Portal – URLA to ensure the all the data populated correctly
- When ready run the applicable AUS. Refer to How To Section of Resource Center “Merging DU Credit or Merging LP Credit” Procedures.

**3. Registering a “Pre-Approval” loan:**

- Do **not** enter the application date when registering the loan. Refer to How To Section of Resource Center “OB Register/Update Registration and Lock” Procedures.
- Do **not** lock the loan

**4. When ready to submit to FLCB:**

- Access the loan from the pipeline; click anywhere in the white space to launch the loan
- The Loan Purpose will reflect as PreApproval in the pipeline view of the loan for easy reference

Loan Number Loan Amount Closing Date	Borrower	Institution Originator Account Executive	Property Address City / State / Zip Loan Purpose	Final Date Pipeline Status AU Status	Lock Status Lock Expiration Product Code	Details
9366122853 \$98,188.00	Test, PreApproval	Wholesale Broker Institution (T1) Stephanie Mitchell Keith Mclendon	FORT WHITE, FL 32038 PreApproval	Final: 3/19/2021 Status: New	FHA30	Show Details

- Click on the Action Menu on the left navigation; click **Final**. The loan is now on the lender side and will appear on the applicable reports.

**5. The loan will have Pre-Approval decision rendered based current turn times:**

- Once a FLCB decision has been rendered, the following will occur:
  - A Pre-Approval decision or denial will be posted within the FLCB website.
  - If the loan decision was approved, the website will reflect the **status of “U/W Pre-Approved”**.
  - The loan will be **released back** to the Loan Originator/Processor

**6. When a Property Address is Received by the Loan Originator**

- **Loan Originator LOS:** Add the property address and application date (which will be the property address receipt date).
- **Timing Reminder:** The Initial Disclosure package; Loan Estimate, Intent to Proceed, State and Federal disclosures **must be generated** and provided to the applicant(s) within three business days of application date.

**7. FLCBank LOS - The LO/Process has 2 options:**

1. Add the property address in the FLCB LOS for the existing UW Pre-Approved loan **or**
2. Create a new loan by importing another Fannie Mae 3.4 and creating a new loan #.

**8. Wholesale Channel (Broker) Process:** (loan closes in the name of Florida Capital Bank, N.A.)

- **Follow the Fee Entry process** to have FLCB release the Initial Disclosure package **within 3 days of the application date**. Refer to How to Section in the Resource Center “Set up & Fee Entry” section for Fee Entry submission procedures

**9. Property Address Received/ Initial Disclosures Released / Ready to Submit to Underwriting:**

- Upload all loan documentation (income, asset, credit, collateral, etc.) must be uploaded FLCB website via ImageFlow. Refer to the How To Section of the Resource Center “Importing and Registering” Section ImageFlow Instructions.
- Any changes to loan amount, term, product, etc. since pre-approval **must be updated** on the applicable documentation and FLCBank LOS
- The Loan Originator/Processor must **final** the loan back to FLCB via the current processes.
- Once the file is **“submitted to underwriting”** the loan will be re-underwritten based on the information received and **must follow current policies**, underwriting guidelines and procedures.