

# BULLETIN



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BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT

Monday, September 13, 2021

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## NOTICE TO: ALL BROKER and NON-DELEGATED CORRESPONDENTS

### Resource Center Documentation for Second Liens: HELOC / Closed-End Second Products

Florida Capital Bank (FLC Bank) is providing our Resource Center documentation below to assist with the Second Lien Product rollout.

Florida Capital Bank (FLCB) requires a first lien product to be submitted with the second lien HELOC or Closed-End Second. The first lien can be submitted through the Wholesale or Non-Delegated channel. The second lien HELOC or Closed-End Second must go through the Wholesale channel.

The documentation below provides you an overview of the Second Lien Mortgage products.

- ✓ [Click here](#) for the Second Mortgage Products Overview

The documentation below provides you an overview of how the first lien and second lien loan should appear on the URLA and Optimal Blue Registration/Lock.

- ✓ [Click here](#) for the HELOC Helpful Tips
- ✓ [Click here](#) for the Closed End Second Helpful Tips

FLC Bank will require the following Fee Entry form to be utilized for the second lien products HELOC or Closed-End Second loan. **Important: Florida Capital Bank will release all state and federal disclosures for these second lien products.**

- ✓ [Click here](#) for the Second Lien Fee Entry Form

Utilize the following Loan Submission Checklists for the required second lien Initial Submission documentation

- ✓ [Click here](#) for the HELOC Loan Submission Checklist
- ✓ [Click here](#) for the Closed-End 2<sup>nd</sup> Loan Submission Checklist

FLC Bank has provided the second lien HELOC and Closed-End Second Hazard and Title Guidelines:

- ✓ [Click here](#) for the Hazard
- ✓ [Click here](#) for the Title Guidelines

If you have any questions, please contact your [Account Executive or Client Relations Representative](#).

Please reference full product guidelines posted on the FLC Bank website at [www.flcbmtg.com](http://www.flcbmtg.com). All products are subject to credit and property approval. Program terms and conditions are subject to change without notice. Not all products are available in all states for all dollar amounts. Other restrictions and limitations apply. FLC Bank is a registered trademark of Florida Capital Bank, N.A. Member FDIC NMLS790396 Equal Housing Lender. FLC Bank 10151 Deerwood Park Blvd. Bldg. 100, Suite 200, Jacksonville, FL 32256 1.866.295.0014