

Thursday, December 1, 2021 Bulletin #2021-AC-042

NOTICE TO ALL CUSTOMERS

Updates to Conventional Loan Limits

Effective today, December 1, 2021, FLCBank will accept and fund loan applications with the new loan limits for all conventional, high-balance, and RefiNow products.

Great news. Any loans already locked can be increased to the new limit by the customer sending an email to <u>secondary@flcb.com</u> to request the higher loan amount. All loans can be closed at the higher loan amounts effective immediately. Appraisal waivers are permitted based on the DU/LPA findings.

Updated Standard Conforming Loan Limits	
Number of Units	Continental U.S Loan Limits 2022
One	\$647,200
Two	\$828,700
Three	\$1,001,650
Four	\$1,244,850

NOTE: New Agency High-balance single family loan amount is \$970,800

IMPORTANT: Temporary work around for pricing

National pricing engines (ie: Optimal Blue/Loan Sifter) may not reflect FLCBank under the list of lenders. Until this is corrected by the pricing engine vendors, please go to the FLCBank's website to register and lock at the new loan amounts listed in the above matrix.

Thank you for your patience as vendor completes the updates in their system.

To access our most recently updated Temporary Policies Related to COVID-19 (version 43) please click here.

Please reference full product guidelines posted on the FLCBank website at 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. FLCBank is a registered trademark of Florida Capital Bank, N.A. Member FDIC NMLS 790396 Equal Housing Lender. FLCBank 10151 Deerwood Park Blvd. Bldg. 100, Suite 200, Jacksonville, FL 32256 1.866.295.0014