

BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT

Friday, April 1, 2022 Bulletin #2022-AC-008

NOTICE TO CUSTOMERS

Uploading Conditions after Underwriting Approval

To improve our efficiencies and turn times, we are providing a training tool and refresher on where to upload documentation within our imaging site when uploading conditions. Our process has not changed.

When reviewing your underwriting approval, you will see different categories of conditions. The condition documentation should be uploaded to the specific doc type folder which corresponds to each category.

The chart below indicates the Doc Type Folder and the condition category reflected on the underwriting approval. For example, if the condition category falls under PTD-UW then you would upload your documentation to UW Condition doc type folder.

DOC TYPE FOLDER	UNDERWRITING CONDITION CATEGORY or service performed	Reviewed by
LE Fee Entry	Initial Disclosure package w/LE	Fee Entry Team
Setup Conditions	Setup Condition	Setup Team
UW Conditions	PTD-UW	Underwriter
CD/Closing Conditions	PTD-CD	
	PTD-Closing	Processor
Redisclosed LEs with COC	Do not upload if CD has already been generated	Redisclosure Team
Disclosed/Redisclosed CD's	COC's for CD's issued by FLCBank and Disclosed CD's by NDC Customers	CD Prep Team

Important: If a document is uploaded to the incorrect doc type folder or if we receive multiple duplicates, this may delay the review and clearing of your conditions. Also, if documents are uploaded to the incorrect doc type folder at Fee Entry it could possibly cause your loan to be out of compliance.

Reminder: When you provide Closing or CD documentation in your initial submission, these documents will not be reviewed until after the loan has been initially approved. The turn time for reviewing those documents will be based on the initial approval date.

We appreciate your business and hope this provides clarity on our process.

Please contact your Account Executive or CRR with any questions.

Bulletin #2022-AC-008

This communication is for real estate and lending professionals only and not for distribution to consumers. All products are subject to credit and property approval. Program terms and **This communication is for real estate and lending professionals only and not for distribution to consumers**. 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 or for all dollar amounts. Other restrictions and limitations apply. Rates are subject to change at any time without notice. We recommend our customers refer to the products and rates sheets sent out daily or call your Account Executive for the current product details and rates. FLCBank is a registered trademark of Florida Capital Bank, N.A. NMLS #790396 Member FDIC Equal Housing Lender