



BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT

Tuesday, August 29, 2023 Bulletin #2023-AC-021

IMPORTANT NOTICE TO ALL CUSTOMERS

Hurricane Idalia Disaster Areas

All loan closings and fundings are suspended beginning August 30, 2023, and until further notice for loans located in the following Florida counties:

Florida Counties

Alachua, Baker, Bay, Bradford, Calhoun, Charlotte, Citrus, Clay, Collier, Columbia, DeSoto, Dixie, Duval, Flagler, Franklin, Gadsden, Gilchrist, Gulf, Hamilton, Hardee, Hernando, Hillsborough, Lake, Jefferson, Lafayette, Lee, Leon, Levy, Liberty, Madison, Manatee, Marion, Pasco, Pinellas, Polk, Putnam, Nassau, Sarasota, Seminole, St. Johns, Sumter, Suwannee, Taylor, Union, Volusia, and Wakulla counties.

<u>Additional states and counties may be affected</u> depending on the path of the Hurricane, and further notices will be made accordingly.

Insurance Requirements

Proof of Homeowner's Insurance and Flood Insurance (if applicable) remains unchanged and proper evidence of coverage must be provided in areas under a declared state of emergency.

Important: Applications for insurance are NOT acceptable as proof of insurance, refer to FLC Bank's Hazard and Flood Insurance Policy posted in the Resource Center under the Closing Tab.

Disaster Inspection Procedures

Customers must follow FLCBank's Disaster Inspection Procedures posted in the Resource Center, especially in relation to loans without an appraisal i.e. FHA Streamline Refinances, VA IRRRLs and Conventional Loans with Appraisal Waivers.

Please contact your Account Executive or Client Relations Representative if you have any questions.

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