

Friday, September 29, 2023

Bulletin #2023-AC-026

## NOTICE TO ALL CUSTOMERS

### Government Partial Shutdown

FLC Bank is providing the following information and guidance in preparation for the impending partial Government Shutdown this Saturday September 30, 2023. This guidance is automatically rescinded, and standard guidelines reinstated, once the Government resumes operations.

The following services will be impacted and may not be available or delayed:

- SSA-89 verifications
  - When the transaction requires direct verification from the Social Security Administration, the lender/originator must provide a copy of the borrower's social security card and a fully executed SSA-89 Form.
- USDA Conditional Commitments
  - USDA will not issue new Conditional Commitments during the Government shutdown; therefore, loans in the pipeline without a conditional commitment will not be given final approvals/clear-to-close.
  - Lenders may only close loans where a Conditional Commitment has been issued.

**Important:** IRS Income Verification Services (IVS) will not be affected by the partial Government Shutdown; 4506-C orders will be processed; however, delays may be experienced.

Resources: [Form SSA-89](#) , [Form 4506-C](#)

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