

Staff Member	Department Function	Direct Number	Internal Ext.	Office hours
Thom Cunniff	CD Preparer/Closer/Funder Lead	904-245-7018	1045	7:30-5:00 EST
Ann Williams	CD Preparer/Closer/Funder	904-428-1145	1493	7:30-4:30 EST
Mary Hartman	CD Preparer/Closer/Funder	904-245-7126	1740	11-8 EST

WHO DO YOU EMAIL?

closingrequest@flcb.com – closing questions

[cgscheduling@flcb.com](mailto:cdscheduling@flcb.com) – Originators to send executed CD's to this email and to confirm closing dates for scheduling. Used by settlement agents for CD approval.

fundingdocs@flcb.com – Used by settlement agents to send in funding docs.

funding.west@flcb.com – Used by settlement agents for dry state closings.

OUR MORTGAGEE CLAUSE:

Florida Capital Bank, N.A. ISAOA/ATIMA
P.O. Box 551390
Jacksonville, FL 32255-1390

If your status is...

- **Final Approval/Ready For Docs** – Your loan is now clear to close and ready for you to schedule. Closing requests submitted before the loan status is Final Approval/Ready for Docs or that fall outside of our posted turn times will be released back to you and an email notification will be sent explaining why the closing request was released. It is important to remember we make every attempt to prioritize all closing requests, but we cannot confirm or “hold” a closing date until the loan is Final Approval/Ready for Docs and confirmed with the closing scheduler.
- **Closing Scheduled** – Your loan has been confirmed for closing and assigned to a closer. You should have now received an email with your assigned closer and funder contact information as well as your confirmed closing and docs out date(s).
- **Docs Out** – Your closing package has been prepared and has been emailed to the closing agent contact provided.
- **Ready To Fund** – The wire has been or scheduled to be sent to title/escrow.
- **Funded** – Your funding documents have been approved and a funding number has been issued.
- **Closing Cancelled/Postponed** – The scheduled closing has been cancelled. The closing request has been released and a new closing date will have to be set and scheduled if applicable.

FRIENDLY REMINDERS:

1. Approval for use of a Power of Attorney should be requested as early as possible in the process but always before Final Approval/Ready for Docs status. Requests should be sent by uploading a copy of the POA in question to the **UW Conditions and CD/Closing Conditions** doc type folder for review and approval.
2. Changes to any loan terms/pricing require the LE to be re-disclosed. The initial CD cannot be released until at least 1 day after the last re-disclosed LE is received by the borrower(s). If an LE is not executed, it will be assumed that it was mailed to the borrower(s). This requires a wait time of 3 days for mailing. The initial CD will not be issued until one day after anticipated receipt by the borrower based on this mailbox rule.
 - Type A Brokers – LE will be prepared by the FLCB Re-disclosure Team.
 - Type B Brokers – LE will be prepared by the originator and is required to be uploaded with a Change of Circumstance Form to the **Rediscovered LE's with COC** doc type folder in Imageflow. All re-disclosed LE's and their Change of Circumstance Forms **MUST** be reviewed and approved by the Rediscovery Team prior to the initial CD being issued.
3. Closing cannot take place until the 3rd business day following the signing of a CD. If a CD is not executed, it will be assumed that it was mailed to the borrower. This requires a wait time of 3 days for mailing and then 3 days wait period from the time the CD is anticipated to have reached the borrower for a total of 6 business days prior to closing. All CD's issued by the lender **MUST** be uploaded to the **Disclosed/Rediscovered CD's** doc type folder in Imageflow prior to the closing request being submitted.
4. All W-2 income loan files must have employment re-verified prior to funding.
5. On Lender Paid Compensation transactions, there must be a fully completed and executed Anti-Steering Disclosure signed at least one day prior to closing.

TURN TIMES are posted daily. All Rushes **MUST** follow the Rush Approval process.

COMMON CLOSING DELAYS**1. CHANGES TO THE HOMEOWNERS INSURANCE**

- Any dollar amount change in insurance premiums **MUST** go back to underwriting for review and approval. Please ensure that the correct and fully documented hazard/flood policy is provided at approval.
- New policies submitted to replace the existing approved policy after the loan is Final Approval/Ready for Docs will also require review and approval by underwriting.

2. CHANGES TO SUBJECT PROPERTY TAXES

- Tax discrepancies after Final Approval/Ready for Docs status will need to be reviewed by the underwriting department. Please ensure that title provides either a tax certificate or a tax statement so the proper taxes are used at approval.

3. CHANGES TO SETTLEMENT/CLOSING AGENT

- The data in the internal file needs time to be updated to ensure accuracy.