

## Setup Department Directory

Staff Member	Department Function	Direct Number	Internal Ext	Hours EST
Beth Touchton	Operations Manager	904-245-7101	1271	8:00-5:00
Terrell Tolliver	Setup Supervisor	904-407-3699	1471	9:00-6:00
Heather Harris	Fee Entry	904-416-3900	1078	8:00-5:00
Cindy DiMambro	Redisclosure	904-407-3386	1746	8:00-5:00

E-mails
<a href="mailto:setup@flcb.com">setup@flcb.com</a> – Setup questions and requests
<a href="mailto:redisclosure@flcb.com">redisclosure@flcb.com</a> – Redislosure questions and requests
<a href="mailto:feentry@flcb.com">feentry@flcb.com</a> – Fee Entry questions and requests

### HERE'S WHAT WE DO

Our loan setup team's goal is to make sure that you have submitted enough documentation to get an underwriting decision and that there are no "deal breakers" with your compliance disclosures.

Setup performs a streamlined limited review of the imaged submission that focuses mainly on compliance documentation and data integrity. We do our best to make sure underwriting has a clear picture when making their initial decision.

Our team members are customer focused and operate knowing the importance of time constraints. Our loan processing system sends email updates when the status is changed on a loan and alerts you if comments have been added. Our setup team members also personally email the contact provided about any problems they find and what needs to be done to resolve the issue.

We are operations minded AND sales friendly. We are here to help both our sales team and our customers succeed. Our staff is always available to help a customer get their loan through the door!

### COMPLAIN NOW...THANK US LATER...

If you ask any one of our clients and maybe some of our account executives, I bet they'd tell you their biggest issue with loan setup is the reasons for a file being incomplete. It may seem as though the files are held up for insignificant reasons, but in fact, these are issues that if unresolved could cause a file to be held up throughout the process or even be declined.

### CHECK TWICE BEFORE SUBMITTING

- Have you uploaded a LE dated within 3 days of application? Have all re-disclosed LE's been uploaded WITH their Change of Circumstance forms?
- Have you uploaded a signed Intent to Proceed with at least one borrower's signature?
- Have the AUS findings been released in Fannie Mae or Freddie Mac and ran through FLCB website successfully? (Not Applicable on USDA, FHA Streamline or VA IRRRL). The credit report utilized with AUS must not expire within 10 days.
- Do the current loan terms on the documents submitted match the FLCB and Registration/Lock?
- Are all documents legible?