

BULLETIN

BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT



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NOTICE TO ALL CUSTOMERS

Important FHA and VA Updates

FLCBank is notifying customers of the recent updates published by the Federal Housing Administration (FHA) and the Department of Veterans' Affairs (VA).

FHA Multi-Factor Authentication for FHA Connection Users

FHA announced via FHA Infor 2025-23 of its implementation of a new phishing-resistant multi-factor authentication (MFA) for its FHA Connection (FHAC) system.

FHA Connection (FHAC) system users must implement the phishing-resistant before July 28, 2025, to be able to continue accessing FHAC. Users who do not implement this new security feature by July 28, 2025, will not be able to access FHAC.

FHAC users have two options for setting up the phishing-resistant MFA:

- Okta FastPass Installation (recommended)
- FIDO2 Installation

Details are provided in the instructions given [FHA Info 2025-23](#) which you can access directly through this email. If you have questions about FHA's new FHAC phishing-resistant MFA, contact the FHA Resource Center for more information.

Note: This requirement does not impact users who connect to FHAC through the Business-to-Government interface.

VA Loans

Effective June 22, 2025, trended credit data will be required in credit reports for initial submissions to LPA. Customers must confirm with their credit agency provider they are prepared to provide trended credit data on VA loan transactions utilizing Freddie Mac's LPA Automated Underwriting System.

For additional information, please see Freddie Mac's communication [Processing VA Mortgages](#)

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

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