

Friday, July 25, 2025 Bulletin #2025-NDC-006

NOTICE TO: Non-Delegated Correspondents

Important Settlement Service Provider List (SSPL) Compliance Reminder

FLCBank reminds customers that Regulation Z was updated <u>April 2, 2022 (TRID 2.0)</u> providing clarifications and instructions that the written list of providers must correspond to the Loan Estimate (LE).

The intent of the regulation's update is to ensure transparency to borrowers as they compared the service provider list to Section C of the LE. FLCBank continues to see instances where this change is not being followed therefore causing a violation of TRID.

Below is an example of a compliant Section C of the Loan Estimate and the Service Provider List.

	\$3,013 \$150	Additional Details for Services You Can Shop For To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loa Estimate).			
C. Services You Can Shop For					
Title - Closing Fee		Service Provider List	You can select these providers or shop for your own providers.		
Title - Closing Protection Letter	\$25	Service	Estimate	Provider We Identified	Contact Information
Title - Courier Fee	\$20	Title-Settlement Fee Title-Endorsement Fees	\$518 \$50	Westminster Title Agency, Inc.	1180 N. Town Center DriveSuite 100 Las Vegas, NV 89144
Title - E/Recording Fee	\$7	Title-Closing Fee Title-Courier Fee	\$150 \$20		702-945-2729
Title - Endorsement Fees	\$50	Title-Lender's Title Insurance Title-Notary Fee-Mobile	\$1,993 \$250		
Title - Lender's Title Insurance	\$1,993	Title-Closing Protection Letter	\$25	First American Title Insurance	8311 W. Sunset RdSuite 150
Title - Notary Fee-Mobile	\$250			Company	Las Vegas, NV 89113 702-263-1225
Title - Settlement Fee	\$518	Title-E/Recording Fee	\$7	Simplifile	5072 North 300 West Provo, UT 84604 800-460-5657

Background

§ 1026.19(e)(1)(vi)(C) **Written list of providers.** If the creditor permits the consumer to shop for a settlement service it requires, § 1026.19(e)(1)(vi)(C) requires the creditor to provide the consumer with a written list identifying at least one available provider of that service and stating that the consumer may choose a different provider for that service. The settlement service providers identified on the written list required by § 1026.19(e)(1)(vi)(C) must <u>correspond</u> to the required settlement services for which the consumer may shop, disclosed under § 1026.37(f)(3). See form H-27 in appendix H to this part for a model list.

If you have any questions, please contact your Account Executive or Client Relations Representative.

Please reference full product guidelines posted on the FLCBank website at www.flcbmtg.com. All products are subject to credit and property approval. Program terms and conditions are subject to change without notice. Not all products are available in all states for all dollar amounts. Other restrictions and limitations apply. FLCBank is a registered trademark of Florida Capital Bank, N.A. Member FDIC NMLS 790396 Equal Housing Lender. FLCBank 10151 Deerwood Park Blvd. Bldg. 100, Suite 200, Jacksonville, FL 32256 1.866.295.0014