

BULLETIN

BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT



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Tuesday, September 30, 2025

Bulletin #2025-AC-022

NOTICE TO ALL CUSTOMERS

Important: Notice Regarding Government Shutdown

FLCBank is providing the following information in preparation for the impending Government Shutdown tomorrow Wednesday October 1, 2025.

The following federal agencies will continue operating without disruption:

- IRS (IRS's Income Verification Express Service (IVES) will not be affected so 4506-C orders will be processed; however, delays may be experienced.
- The Department of Veterans Affairs - Home Loan Benefits will continue operations. Lenders may continue submitting inquiries to VA via the ServiceNow portal, but responses may be delayed.
- Federal Housing Administration - Home Loan Program will continue to have access to FHA Connection and other HUD systems; also, lender inquiries submitted to FHA Resource Centers, will remain open to answer general questions, but responses requiring escalation will be delayed.

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

- SSA-89 verifications of Social Security Number.
- The National Flood Insurance Program (NFIP) existing policies will remain in effect until their expiration, but new policies (including renewals) cannot be issued. Requests for increases to coverage or issue of renewal policies will not be processed.

Important: If the subject property is located in a Special Flood Hazard Area (SFHA), acceptable flood insurance coverage must be in place prior to loan closing.

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