

BULLETIN



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BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT

Friday, November 07, 2025

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NOTICE TO BROKERS

Important Reminder of Expiring Temporary Down Payment Assistance (VLIP) Grant for HomeReady and Home Possible Products

FLCBank reminds customers of the fast-approaching expiration of Fannie Mae and Freddie Mac (GSEs) temporary down payment assistance (\$2,500) grant for very low-income purchase borrowers (VLIP) available under the HomeReady and Home Possible products.

The \$2,500 VLIP assistance was extended by the GSEs requiring at least one borrower to be a first-time homebuyer (FTHB) through February 28, 2026; therefore, the last day to close a HomeReady/Home Possible loan using the VLIP Grant at **FLCBank is on or before December 15, 2025.**

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

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