

Friday, November 07, 2025 Bulletin #2025-CNDC-009

NOTICE TO NON-DELEGATED CORRESPONDENTS AND DELEGATED CORRESPONDENTS

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, HomeReady/Home Possible loan using the VLIP Grant must be delivered at FLCBank is on or before December 15, 2025, and the last day for FLCBank to purchase these loans is December 18, 2025.

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

Bulletin #2025-CNDC-009 Page 1 of 1