

Monday, January 12, 2026

Bulletin #2026-CNDC-001

NOTICE TO: Non-Delegated Correspondents and Delegated Correspondents

1098 IRS Reporting for 2025

Florida Capital Bank, N.A (FLCBank) will have all 1098 IRS reporting for 2025 mailed/postmarked by January 31, 2026, the deadline date. Please allow ample time for the postmaster to deliver prior to contacting FLCBank.

1098 Reporting

All Non-Delegated (NDC) and Correspondent Lenders report the following:

- The NDC or Correspondent, as the lender of record, will be responsible for reporting any applicable points and interest they received **from borrowers** during 2025.
- The NDC and Correspondent lenders should consult the IRS or their own tax advisor to determine what amounts are to be included on the IRS Form 1098.

Items that FLCBank will report:

- Interest from interim payments received by FLCBank in 2025 **from the borrower**.
- Any MIP premiums received **from the borrower** by FLCBank during 2025.

FLCBank has set up an e-mail address for all borrower and broker inquiries. Please utilize the e-mail address below for all borrower and broker related questions.

For priority processing of your 1099/1098 borrower and broker inquiries, please email us at 1098_1099@flcb.com. Emailing us ensures you get the quickest response to your inquiries.