Florida Capital Bank, N.A. (FLCBank) provides a "Fee Entry" service to Brokers. FLCBank will enter the loan fees into the FLCBank website and prepare the initial disclosures package on behalf of the Broker.
Important: The Broker does not need to sign up for this new service; you will simply follow the instructions below.

Before fee entry can be completed, we must have the <u>FannieMae 3.4 or iLAD file</u> imported into our system and the loan needs to be <u>registered or locked</u>.
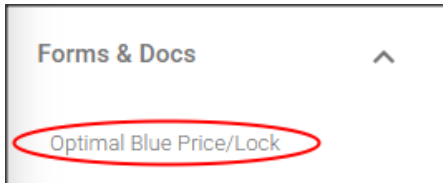

The loan terms in the system must match the terms submitted on the uploaded fee entry documents. If there is any issue getting the correct terms or there are any errors on the registration/lock please email secondary@flcb.com. <u>If terms do not match fee entry documents, disclosures will not be generated.</u> You can also check the Validate Loan screen to determine if there are any term discrepancies in our system.
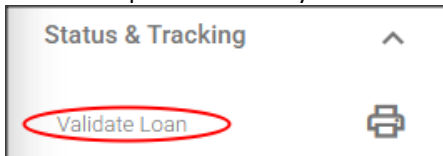

Please merge Credit and AUS into MortgageBot. If you need assistance with this process, please contact your AE or CRR. (if it shows Ineligible at this time, that is acceptable) **Please Note: For FHA Non-Credit Qualifying Streamline or VA IRRRL, instead upload a Tri-merge credit report with credit scores and mortgage history into the "LE Fee Entry" doc type folder.**
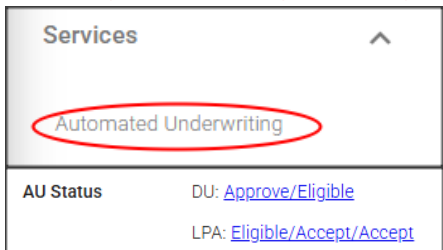
Products that do not require AUS should merge credit in the "Order Credit" screen under "Services".
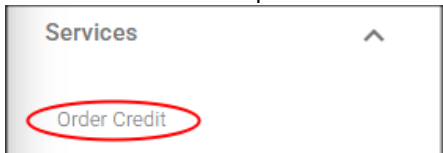
Please complete the "_Broker/NDC Contact Information" screen. This screen can be found under Forms & Docs>_Broker/NDC Contact Information.
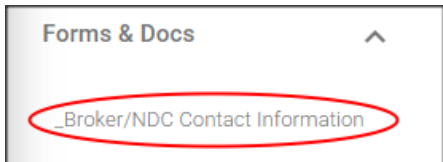
Please complete the date at the top of the screen and then enter up to 2 contacts. This will ensure the correct parties are notified when disclosures are prepared, or for any questions.

Instance 1	
Date	01/08/2026
Contact #1	LO Name
Email Contact #1	LO@abccompany.com
Phone Contact #1	999-999-9999
Contact #2	Processor Name
Email Contact #2	Processor@abccompany.com
Phone Contact #2	666-666-6666

Please complete the "Service Provider" screen in MortgageBot. This screen can be found under Forms & Docs> Service Providers.

Forms & Docs ^

Service Providers

You will need to enter the Provider Type, Provider Name, and Contact (Full Address & Phone Number) for each Provider. The fee entry team will use this information to prepare the SSPL that will then be sent to the borrower along with the other initial disclosures.

Provider Type:	N/A
Provider Name:	
Contact(Full Address & Phone#):	

The "Fee Entry Service" Screen must be completed in MortgageBot. This can be found under Forms & Docs > Fee Entry Service. This screen contains the information that the fee entry team will need to prepare the disclosures.

Forms & Docs ^

Fee Entry Service

For any conventional loans with <u>LTV over 80%</u> the section pictured below must be completed for MI information. If this is not completed, the fee entry preparer will obtain an estimated MI quote.

Does this loan have Conventional MI?	N/A
Conventional MI Factor (yrs 1-10)	

If the loan you are submitting is a Buydown, please be sure to complete this section with the necessary information.

Buydown Type	N/A
Payee of Buydown Funds	N/A
If Split Fee - Name of Payee and Dollar Amount of Funds to each Payee	

If you are submitting a VA loan, complete the section below so that fee entry can correctly complete the VA disclosures.

VA Funding Fee Exempt?	N/A
Branch of Service	N/A

If the loan you are submitting is a VA Refinance or a VA IRRRL loan, additional documentation will be needed. Please complete the Fee Entry VA Refi/IRRRL Info document and upload to "LE Fee Entry" doc type folder in ImageFlow.

FLCBank   FEE ENTRY VA REFI/IRRRL INFO

For **VA Refinance** and **VA IRRRL** Loans, please complete the information below and upload to "LE Fee Entry" In ImageFlow.

The 3rd party processor company name is required if applicable.

Name of 3rd Party Processing Company (if applicable)**3rd party processor requires prior approval	

The 3rd party processor Individual name, and NMLS are required if applicable.

Name of 3rd Party Processor Individual and NMLS (if applicable)	

If you have an Affiliate that is involved in the loan, or they are listed on the settlement service provider list you gave to the borrower, please note that an Affiliated Business Arrangement disclosure is needed.

For loans with lender paid compensation, an Anti-Steering disclosure is required and can be found in our Resource Center.

Is this transaction Lender Paid? If Yes, provide the completed, signed Anti-Steering disclosure. Upload to Initial Submission Documentation	N/A

The Delivery Method informs us how the disclosures should be delivered to the borrower. If choosing the e-sign option, we need the email addresses of each borrower as they will each receive separate emails. If the borrowers share an email address, please let us know that as well.

Delivery Method of Disclosures	N/A

You now have the option to input your Fees directly into MortgageBot LOS by completing the Itemized Fee Work Sheet (IFW) screen found under Forms & Docs.

Forms & Docs ︿

Itemized Fee Worksheet 🖶

The following documents may be required to be uploaded into the LE Fee Entry Doc Type Folder in ImageFlow:

- Initial Fee Worksheet or Fee Itemization if the IFW screen is not completed. (Must include ALL fees that need to be disclosed on the LE)

- Initial LE (from originator's LOS)- Required only if already issued by the broker within 3 specific days of application or if we are receiving the fee entry documents more than three days after application. If you have disclosed multiple LEs, please be sure to upload them all along with change of circumstance forms.

- Fee Entry VA Refi/IRRRL Info Form (if applicable)

Important: If you do not intend to issue the initial LE from your LOS, the above documentation must be submitted within 24 hours of the application date on the 1003/URLA.

*Application date is established once you have obtained borrower's name, monthly income, social security number, property address, property value and loan amount. If it is determined that the application is dated after this information was obtained, we may not be able to accept the loan as disclosures may not have been issued within three days of application.

Once the Fee Entry Service steps have been completed, FLCBank Fee Entry Team will be alerted via an internal report to begin the process of generating initial disclosures. If any errors are found or steps are not completed, the customer will be contacted by the FLCBank Fee Entry Team to resolve the issue.

FLCBank Fee Entry Team will deliver the initial disclosures as indicated on the Fee Entry Service screen and notify the Broker. The unsigned generated initial disclosures will be uploaded into the "Initial Disclosure" doc type folder in Imageflowe

Please Note: When using e-sign, the LO must sign the disclosures as well. This must be done before our CRRs are given access to the signed copies and can upload them to the file for you.

Once you have received confirmation that the borrower has signed FLCBs disclosures, please upload your full initial submission package and "Final" the loan to us for setup to review (***the loan should NOT be Finaled before the signed Intent to Proceed and submission package has been uploaded***).

*If the e-sign delivery option was selected, FLCBank staff will notify you once the borrower has signed and upload the disclosures.

FLCB Fee Entry Turn Times:
Contact your AE or CRR for current Turn Time Information.