

Monday, April 20, 2026

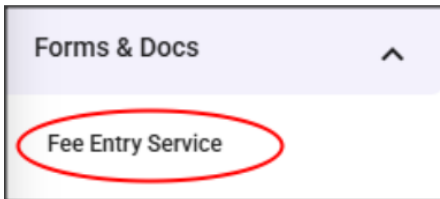
Bulletin #2026-B-006

NOTICE TO MORTGAGE BROKERS:

Fee Entry Update: Anti-Steering Disclosure now available

FLC Bank is excited to announce an update to the Fee Entry Initial Disclosure submission process, effective immediately. An Anti-Steering Disclosure can now be generated alongside your Initial Disclosures, prepared by FLC Bank for Lender-Paid Transactions. This can be done by entering the required information in the new fields available on the Fee Entry Service Screen in Mortgagebot.

The Fee Entry screen can be found under Forms & Docs > Fee Entry Screen:



The Submitter must provide the following information to generate the Anti-Steering Disclosure:

Option 1: Enter Both - Lowest rate & Total Origination points or Fees and discount points

Option 2: Enter Both - Lowest Rate without Risky Features & Total Origination points or Fees and discount points

Option 3: Enter Both - Rate & Lowest Total Origination points or Fees and discount points

Example of New Anti-Steering fields available:

<p>Is this transaction Lender paid? Incomplete or incorrect responses will result in the submitter being responsible for Anti-steering disclosure.</p> <p>Option 1: Enter Both - Lowest rate & Total Origination points or Fees and discount points</p> <p>Option 2: Enter Both - Lowest Rate without Risky Features & Total Origination points or Fees and discount points</p> <p>Option 3: Enter Both - Rate & Lowest Total Origination points or Fees and discount points</p>	<p>Yes - Complete All 3 fields Below</p> <table><tr><td>5.00%</td><td> </td><td>\$11,836</td></tr><tr><td>5.00%</td><td> </td><td>\$11,836</td></tr><tr><td>6.625%</td><td> </td><td>-\$6,266.00</td></tr></table>	5.00%		\$11,836	5.00%		\$11,836	6.625%		-\$6,266.00
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BULLETIN



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Please Note: filling out the fields that generate the Anti-Steering Disclosure is optional. You still have the option to provide your own Anti-Steering Disclosure to the borrower. If any fields are left incomplete or contain incorrect information, the submitter will be responsible for preparing a correct Anti-Steering Disclosure.

[Click Here](#) for complete step-by-step instructions on the Fee Entry Service process.

[Click Here](#) for a condensed version of instructions on the Fee Entry Service process.

Please contact your [Account Executive or Client Relations Representative](#) if you have any questions.

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