

# BULLETIN



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BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT

Monday, May 4 2026

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## NOTICE TO RETAIL LOAN ORIGINATORS:

### HELOC Credit Updates

FLC Bank has updated its HELOC product credit guidelines effective immediately for new loan submitted/finaled to FLC Bank as well as for new locks.

#### All HELOC type Standalone or Piggyback/Combo

- Automobile leases must be included in the DTI (even if account is pre-paid in full).

#### Piggyback/Combo HELOC

- Self-Employed Borrowers must provide and have a minimum of 2 years of Self-Employment Income History.

For more information, please access the updated HELOC guidelines posted in our [Resource Center](#).

*Please reference full product guidelines posted on the FLC Bank website at [www.flcbmtg.com](http://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. FLC Bank is a registered trademark of Florida Capital Bank, N.A. Member FDIC NMLS 790396 Equal Housing Lender. FLC Bank 10151 Deerwood Park Blvd. Bldg. 100, Suite 200, Jacksonville, FL 32256 1.866.295.0014*