

Tuesday, June 9, 2026
Bulletin #2026-NDC-003

NOTICE TO NON-DELEGATED and DELEGATED Correspondents:

Florida Capital Bank, N.A. (FLC Bank) 2026 Annual Review Process - Action Required:

FLC Bank performs annual reviews on all active approved customers in all channels. In 2026 there are additional requirements to conform with new GSE and Agency annual reviews standards.

All customers, regardless of approval date, are required to provide the following documents unless they were provided with your application package in 2026.

To ensure a timely review and avoid an interruption in service, please provide the following documents no later than the close of business **Friday, July 10, 2026**.

1. **Completed 2026 Annual Customer Review Certification and Appraisal Management Certification** ([CLICK TO DOWNLOAD](#)). If any responses require explanation, these are to be provided on company letterhead.
2. 2025 Year-end Financial Statements
Include one of the following (in order of FLC Bank preference):
 - 1) 2025 Company Tax Returns
 - 2) A signed 12/31/2025 Balance Sheet and 2025 P&L for the year (1/1/2025 through 12/31/2025)
If you have audited financials for 2025 – you may provide them in lieu of either #1 or #2.
3. Current Quality Control Plan and most recent report.
4. SOC Reports, as applicable
5. Procedures for the following:
 - a. All Originations and Approval functions
 - b. All monitoring processes, and Risk Governance.
6. Vendor Management policy and procedures for vetting, approving and monitoring any third-party service providers including but not limited to 1) Vendor management, 2) Quality Control, and 3) AI (Artificial Intelligence/Machine Learning)
7. Current Investor and Agency Scorecards
8. Current list of vendors/affiliates
9. List of AI vendors and services performed on your behalf (if applicable)
10. Copy of your FHA annual recertification approval for most recent Fiscal Year (if applicable)
11. Copy of your VA Annual Renewal/Validation for the most recent Fiscal Year (if applicable)

Please ink-sign all documents or ensure your e-signature vendor is on FLC Bank's approved e-signature vendor list. ([CLICK TO DOWNLOAD](#))

BULLETIN



WWW.FLCBMTG.COM

BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT

IMPORTANT

This FLCBank notification is being e-mailed to the “Primary” contact on our approved customer list. If the “Primary” contact is not the correct person to receive this information, we ask that it be forwarded to the appropriate individual(s). Failure to comply will result in the suspension of a company’s approval and interruption in loan processing until the appropriate documentation is received by FLCBank. If proper documentation is not received by the final date, we may terminate your account for non-compliance.

Transmittal Instructions

Please provide the above documents via email to: **Mortgage Third Party Risk** mortgagethirdpartyrisk@flcb.com

Include Company Name and Annual Review in the Subject line.

If you have any questions, contact your Account Executive.

Note: FLCBank can provide a secure transmittal link upon your request via our secure file transmittal provider (Mimecast). E-mail mortgagethirdpartyrisk@flcb.com for a large file Mimecast request.