Setup Department Directory

Staff Member	Department Function	Direct Number	Internal Ext	Hours EST
Yury Castellanos	**Operations Manager**	**904-407-3430**	**1736**	**9:30-5:30**
Terrell Tolliver	Setup Supervisor	904-407-3699	1471	9:00-6:00
Heather Harris	Fee Entry	904-416-3900	1078	8:00-5:00
Cindy DiMambro	Redisclosure	904-407-3386	1746	7:00 - 4:00 (MST)

Emails
setup@flcb.com – Setup questions and requests
redisclosure@flcb.com – Redisclosure questions and requests
feeentry@flcb.com – Fee Entry questions and requests

Here's What We Do

Our loan setup team's goal is to make sure that you have submitted enough documentation to get an underwriting decision and that there are no "deal breakers" with your compliance disclosures.

Setup performs a streamlined limited review of the imaged submission that focuses mainly on compliance documentation and data integrity. We do our best to make sure underwriting has a clear picture when making their initial decision.

Our team members are customer focused and operate knowing the importance of time constraints.
Our loan processing system sends email updates when the status is changed on a loan and alerts you if comments have been added. Our setup team members also personally email the contact provided about any problems they find and what needs to be done to resolve the issue.

We are operations-minded AND sales friendly. We are here to help both our sales team and our customers succeed. Our staff are always available to help a customer get their loan through the door!

Complain Now…Thank Us Later…

If you ask any of our clients, as well as some of our account executives, they would likely tell you that their biggest frustration with loan setup is the reasons for a file incomplete. While it may appear that files are delayed for minor issues, these problems, if left unresolved, could significantly prolong the process or even lead to a file being declined.

Check Twice Before Submitting

- Have you uploaded a LE dated within 3 days of application? Have all re-disclosed LE's been uploaded WITH their Change of Circumstance forms?
- Have you uploaded a signed Intent to Proceed with at least one borrower's signature?
- Have the AUS findings been released in Fannie Mae or Freddie Mac and ran through FLCB website successfully? (Not Applicable on FHA Streamline or VA IRRRL). The credit report utilized with AUS must not expire within 10 days.
- Do the current loan terms on the documents submitted match the FLCB and Registration/Lock?
- Are all documents legible?