

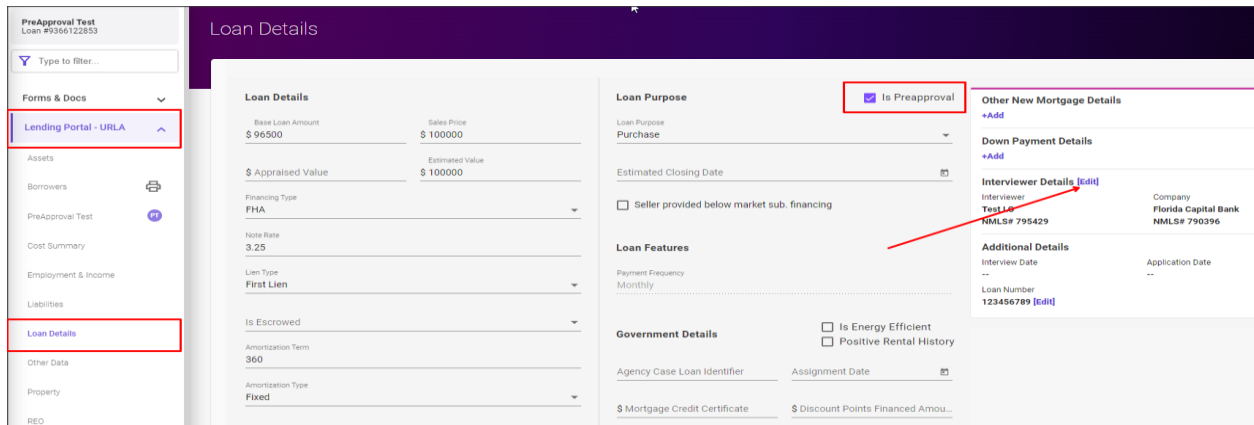
1. A loan is eligible for review under the Pre-Approval Program if all of the below are met:

- Purchase transaction
- Applicant(s) **has not selected a property**. **Important:** Do not add “TBD” or any characters in the property street address fields as you do not have a property address. Only the City, State, County and Zip Code will be entered.
- Application has **not** been **taken/received** as defined by RESPA/Regulation X and TILA/Regulation Z.
- The Initial Disclosure package; Loan Estimate, Intent to Proceed, State and Federal disclosures have **not** been generated. **Reminder:** DO NOT ENTER an application date in your LOS as you do not have a complete application.
- Pre-Approval application has **not** been **locked** only registered with FLCB.

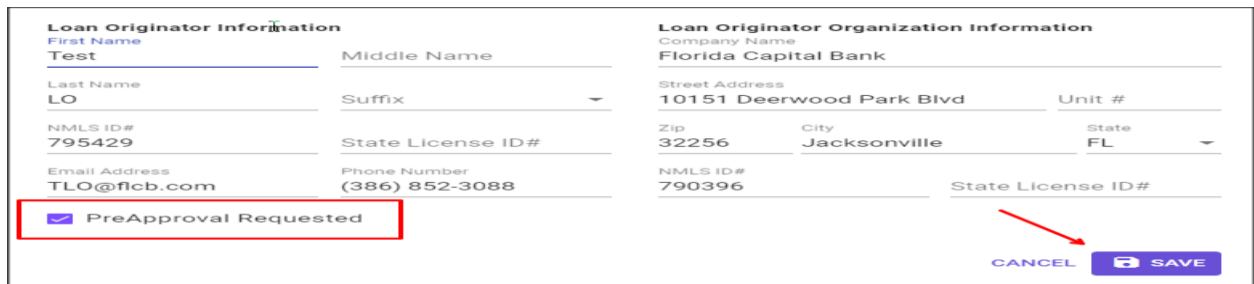
Note: If there is a property address and/or any characters in the property address fields on the URLA the loan will be **disqualified**.

2. How to Upload/Submit a Pre-Approval Loan for Underwriting Review via the FLCBank LOS:

- You will import the Fannie Mae 3.4/iLAD file as per normal process. Refer to How To Section of Resource Center “Importing / Editing” Procedures.
- Access the imported loan from your pipeline; click on the Lending Portal- URLA folder in the left navigation
- Click on the Loan Details Screen; ensure the “Preapproval” option on top right is selected
- Click the ‘Edit’ icon on the Interviewer Details; the modal window will launch



- Select the Requested Pre-Approval Requested option; click Save



- Go through all the screens in the Lending Portal – URLA to ensure the all the data populated correctly
- When ready run the applicable AUS. Refer to How To Section of Resource Center “Merging DU Credit or Merging LP Credit” Procedures.

3. Registering a “Pre-Approval” loan:

- Do **not** enter the application date when registering the loan. Refer to How To Section of Resource Center “OB Register/Update Registration and Lock” Procedures.
- Do **not** lock the loan

4. When ready to submit to FLCB:

- Access the loan from the pipeline; click anywhere in the white space to launch the loan
- The Loan Purpose will reflect as PreApproval in the pipeline view of the loan for easy reference

Loan Number	Loan Amount	Borrower(s)	AU Status	Loan Purpose	Street Address	City	State	Zip	Account Executive	Institut
9366122853	\$98,188.00	PreApproval Test		PreApproval		FORT WHITE	FL	32038	Keith Mcendon	Wholes (T1)

- Click on the Action Menu on the left navigation; click **Final**. The loan is now on the lender side and will appear on the applicable reports.

5. The loan will have Pre-Approval decision rendered based current turn times:

- Once a FLCB decision has been rendered, the following will occur:
 - A Pre-Approval decision or denial will be posted within the FLCB website.
 - If the loan decision was approved, the website will reflect the **status of “U/W Pre-Approved”**.
 - The loan will be **released back** to the Loan Originator/Processor

6. When a Property Address is Received by the Loan Originator

- **Reimport** the **updated** Fannie Mae 3.4 XML with the added property address and application date data to the existing UW Pre-Approved loan. **Important: Follow the Importing and Editing MB Lending Portal – URLA procedures as well as OB Register – Update Registration and Lock procedures.**

Or...

- **Add** the property address (which will be the property address **receipt date**.) to the existing UW Pre-Approved loan in the pipeline.
 - Follow these steps to add the property address after selecting the existing UW Pre-Approved loan.
 - **Click** on the **Lending Portal URLA** in the left side task menu.
 - **Click on the Loan Detail Screen:**
 - **Deselect** the “Is Preapproval” box,
 - **Add** the estimated closing date,
 - **Add** “is Escrowed” Yes or No from the drop down,
 - **Click** the “Edit” icon under **Interviewer Details** section, a popup window will appear, **deselect** PreApproval Requested on the bottom left and **Save**,
 - **Add** the interview date in **Additional Details** section and
 - **Click** on save and next.
 - **Click** on the **Property Screen**
 - **Add** the street address
 - A popup message will display indicating that adding the property address will meet all criteria for an application date and disclosures must be released in 3 days. **Click Save.**

Important: The application date is automatically added to the Loan Details Screen.
Important: Follow the Importing and Editing MB Lending Portal – URLA procedures as well as OB Register – Update Registration and Lock procedures.

Timing Reminder: The Initial Disclosure package; Loan Estimate, Intent to Proceed, State and Federal disclosures **must be generated** and provided to the applicant(s) within three business days of application date. **Wholesale Channel (Broker) Process:** (loan closes in the name of Florida Capital Bank, N.A.)

- **Follow the Fee Entry process** to have FLCB release the Initial Disclosure package **within 3 days of the application date**. Refer to How to Section in the Resource Center “Set up & Fee Entry” section for Fee Entry submission procedures.

8. Property Address Received/ Initial Disclosures Released / Ready to Submit to Underwriting:

- Upload all loan documentation (income, asset, credit, collateral, etc.) must be uploaded FLCB website via ImageFlow. Refer to the How To Section of the Resource Center “Importing and Registering” Section ImageFlow Instructions.
- Any changes to loan amount, term, product, etc. since pre-approval **must be updated** on the applicable documentation and FLCBank LOS.
- The Loan Originator/Processor must **final** the loan back to FLCB via the current processes.
- Once the file is **“submitted to underwriting”** the loan will be re-underwritten based on the information received and **must follow current policies**, underwriting guidelines and procedures.