

Monday, September 9, 2024

Bulletin #2024-CNDC-008

## NOTICE TO ALL CORRESPONDENTS AND NON-DELEGATED CORRESPONDENTS:

### Action Required – 2024 Annual Review Process:

#### FLC Bank performs annual reviews on all active approved customers in all channels.

To ensure a timely review and avoid an interruption in service, please provide the following documents no later than the close of business **Friday, September 20, 2024**.

1. **Completed 2024 Annual Customer Review Certification** ([CLICK TO DOWNLOAD](#)). If any responses require explanation, these are to be provided on company letterhead.
2. **Completed 2024 Appraisal Management Certification Form** ([CLICK TO DOWNLOAD](#)).
3. **2023 Year-end Financials**, preferably Audited Financials or Tax Returns. Company produced financials are acceptable if your 2023 company tax return is not yet available. Both a balance sheet for 12/31/2023 and a P&L for the year 1/1/2023 through 12/31/2023 are required.
4. **Most recent Quality Control report with findings and management responses**

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

#### **IMPORTANT**

This FLC Bank 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 FLC Bank. If proper documentation is not received by the final date, we may terminate your account for non-compliance.

#### **Transmittal Instructions**

Please send all items listed above via email to: [tpoannualreview@flcb.com](mailto:tpoannualreview@flcb.com).

**If you have any questions contact your Account Executive.**

**Note:** FLC Bank can provide a secure transmittal link upon your request via our secure file transmittal provider (Mimecast). E-mail [btouchton@flcb.com](mailto:btouchton@flcb.com) for a large file Mimecast request.