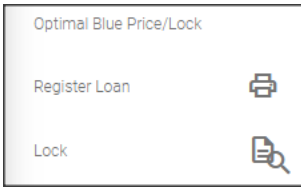


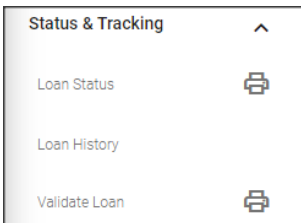
Florida Capital Bank, N.A. (FLCB) provides a “Fee Entry” service to Type A* customers. FLCB will enter the loan fees into the FLCB website and prepare the initial disclosures package on behalf of the customer.

Important: The customer does not need to sign up for this new service; you will simply follow the instructions below.

Before fee entry can be completed, we must have the FannieMae 3.4 or iLAD file imported into our system and the loan needs to be registered or locked.



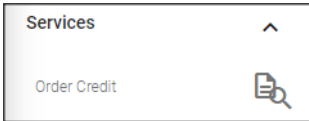
The loan terms in the system must match the terms submitted on the uploaded fee entry documents. If there is any issue getting the correct terms or there are any errors on the registration/lock please email secondary@fcb.com. If terms do not match fee entry documents disclosures will not be generated. You can also check the Validate Loan screen to determine if there are any term discrepancies in our system.



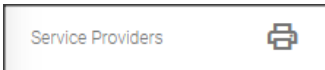
Please merge AU and credit into mortgagebot. If you need assistance with this process, please contact your AE or CRR.(if it shows Ineligible at this time, that is acceptable)



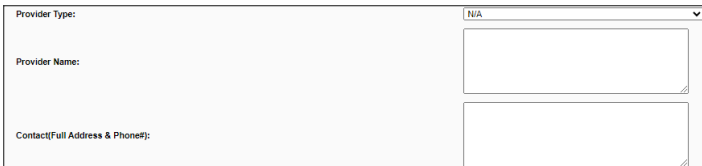
Products that do not require AU should run credit under the services tab.



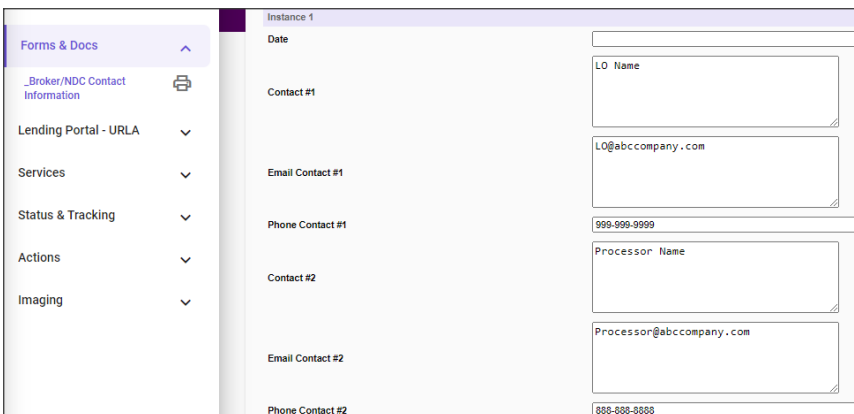
Please complete the service provider screen in mortgagebot. The screen can be found under Forms & Docs > Service Providers.



You will need to enter the Provider Type, Provider Name, and Contact(Full Address & Phone Number) for each Provider. The fee entry team will use this information to prepare the SSPL that will then be sent to the borrower along with the other initial disclosures.



Please note, all customers are also encouraged to input their preferred contact information in the _Broker/NDC contact information screen in order to receive timely loan status updates.



A fee entry request form can be found in our Resource Center under “How to Submit A Loan”. This form provides useful information for the fee entry preparer.

Does this loan have Conventional MI Yes <input type="checkbox"/> No <input type="checkbox"/>		Will the borrower pay Transfer Taxes? Yes <input type="checkbox"/> No <input type="checkbox"/>	
MI Factors: Years 1-10: _____	Years 11-Term: _____		

For any conventional loans with LTV over 80% the section pictured below must be completed for MI information. If this is not completed fee entry preparer will obtain an estimated MI quote.

If the loan you are submitting is a Buydown, please be sure to complete this section with the necessary information.

Buydown? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> 3/2/1 <input type="checkbox"/> 2/1 or <input type="checkbox"/> 1/0 Total Buydown Funds Amount \$ _____ Payee of Buydown Funds: <input type="checkbox"/> Seller <input type="checkbox"/> Builder or <input type="checkbox"/> Realtor. For FNMA or FHLMC products: If Split Fee - Buydown Funds to each payee \$ _____ and \$ _____

Please complete this section letting us know if property is a manufactured home. Also be aware of the additional fee that will be disclosed.

Manufactured Home? * Yes <input type="checkbox"/> No <input type="checkbox"/> <i>*\$800 fee to Mobile Home Title Services will apply – Fee may be adjusted through change of circumstance after initial disclosures have been sent.</i>

If you are submitting a VA loan, complete the section below so that fee entry can correctly complete the VA disclosures.

Veteran Section VA Funding Fee Exempt? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Branch of Service: _____ Previous Loan Number: _____ Previous Loan Amount: _____ Original Term: _____ Monthly Payment: _____ Previous Interest Rate: _____	VA Refi Only: Previous Loan Type: _____ Existing Loan Balance: _____ Existing Loan Remaining Term: _____ Existing Loan LTV: _____ Existing Loan Home Equity Remaining: _____ Existing Loan Total of Remaining Scheduled Payments: _____

On the contact information section of this form, Include the names and email addresses of anyone working on the loan that needs to be informed once the disclosures have been generated or would be able to answer any questions that the fee entry preparer may have.

The 3rd party processor company name is required if being used.

Input any additional or special instructions to the fee entry preparer if applicable.

Broker Contact Information: Contact Name: _____ Email Address: _____ Phone Number: _____ Name of 3 rd Party Processing Company** (if applicable): _____ <i>**3rd party processor requires prior approval for lender paid compensation loans</i> Special Instructions: _____
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If you have an Affiliate that is involved in the loan, or they are listed on the settlement service provider list you gave to the borrower, please note that an Affiliated Business Arrangement disclosure is needed.

For loans with lender paid compensation, an Anti-Steering disclosure is required and can be found in our resource center.

Does your company have an Affiliated Business Arrangement with a provider on your SSPL or involved in this transaction? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If yes, please provide the Affiliated Business Arrangement disclosure. Upload to the LE Fee Entry doc type folder</i> Is this transaction Lender Paid? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If Yes, provide the completed, signed Anti-Steering disclosure. Upload to Initial Submission Documentation</i>

The Delivery Method informs us how the disclosures should be delivered to the borrower. If choosing the e-sign option we need the email addresses of each borrower as they will each receive separate emails. If the borrowers share an email address please let us know that as well.

Broker to check appropriate delivery method:	
<input type="checkbox"/> FLCBank to release e-sign	Borrower Email Address: _____
<input type="checkbox"/> Broker to hand deliver	Co-Borrower Email Address: _____
Note: The unsigned initial disclosure package will be uploaded to the “Initial Disclosure” doc type folder	

Please be sure all required documents are uploaded into the LE/Fee Entry Doc Type Folder in imaging:

1. Completed FLCB LE Fee Entry Request Form
2. Initial Fee Worksheet or Fee Itemization (**Must include ALL fees that need to be disclosed on the LE**)
3. Initial LE (from originator's LOS)- Required only if already issued by the broker within 3 specific days of application or if we are receiving the fee entry documents more than three days after application. If you have disclosed multiple LEs, please be sure to upload them all along with change of circumstance forms.

Important: If you do not intend to issue the initial LE from your LOS, the above documentation must be submitted within 24 hours of the application date on the 1003/URLA.

**Application date is established once you have obtained borrower's name, monthly income, social security number, property address, property value and loan amount. If it is determined that the application is dated after this information was obtained, we may not be able to accept the loan as disclosures may not have been issued within three days of application.*

Once the fee entry documents have been uploaded the FLCB will be alerted via an internal report, review the uploaded documents and key the fees to the FLCB website (If any errors are found or documents are missing, the customer will be contacted by FLCB to resolve the issue).

FLCB staff will generate the disclosures and upload all unsigned initial disclosures into the "Initial Disclosure" doc type

folder and will deliver the disclosures as indicated on the Fee Entry form and notify the customer.

Note: Please note when using e-sign, the LO must sign the disclosures as well. This must be done before our CRRs are given access to the signed copies and can upload them to the file for you.

Once you have received confirmation that the borrower has signed FLCB's disclosures, please upload your full initial submission package and final the loan to us for setup to review (**the loan should NOT be Finaled before the signed Intent to Proceed and submission package has been uploaded**).

*If the e-sign delivery option was selected, FLCB staff will notify you once the borrower has signed and upload the disclosures.

FLCB Fee Entry Turn Times:

Contact your AE or CRR for current Turn Time Information.