



Semi-Annual Customer Certification

This certification is intended to confirm your company's continued eligibility to participate as an approved originator with Florida Capital Bank, N.A. (FLCBank) bank and mortgage operations.

E-mail this completed form (including any applicable attachments) to tpoannualreview@flcb.com

Company Name

FLCBank ID(s)

Certification Questions		
For any "Yes" answers, provide an explanation and documentation.	YES	NO
Has your company undergone any material changes since the <i>2024 annual review or your loan approval</i> , whichever is most recent? Please provide explanations of any changes to the following: business plan, products, financial position/strength, operating model, ownership, Company name, Company structure, licensing, address, etc.		
Has your company, its principals or employees been a defendant in any legal proceeding since the <i>2024 annual review or your loan approval</i> ?		
Has your company, its principals or employees been subject to a suspension, debarment, or under a Limited Denial of Participation (LDP), or excluded from participating in U.S. Department of Housing and Urban Development (HUD) programs through the System for Award Management (SAM/GSA) or FHFA Suspended Counterparty Program since the <i>2024 annual review or your loan approval</i> ?		
Has your company, its principals or employees been refused, restricted, suspended, or revoked any license necessary to conduct normal operations by any regulatory, licensing agency, body, or authority FNMA, FHLMC, GNMA, HUD, USDA, VA since the <i>2024 annual review or your loan approval</i> ?		
Has your company had any adverse findings in any audit or examination conducted by any regulatory, licensing agency, body, authority, any federal or state agency, FNMA, FHLMC, GNMA, HUD, USDA, VA since the <i>2024 annual review or your loan approval</i> ?		
Has your company, its principals or any of its employees, been subject to any fines, sanctions, consumer complaints or regulatory actions or been terminated from, or agreed to cease doing business with, any investors or government agencies since the <i>2024 annual review or your loan approval</i> ?		
For any "No" answers, provide an explanation and documentation.	YES	NO
Do you have a Vendor Management policy for vetting, approving, and monitoring any third-party service providers?		
Does your company perform training for your employees to be knowledgeable as to federal, state, regulatory policies and procedures required to participate in the different programs for which your company submits loans to FLCBank?		
Does your company perform quality checks on files and documents submitted in loan packages and for loan conditions?		
Company certifies that it complies with, and maintains current policies and procedures for compliance with all consumer protection laws, regulations and disclosure requirements inclusive of but not limited to: BSA/AML/USA PATRIOT ACT, ECOA, Esign, FACTA, FCRA, FDPA, GLBA, HMDA, NFIP, NMLS, RESPA, S.A.F.E. ACT, SCRA, TILA/TRID, UDAAP; and further promulgated by The Dodd-Frank Act.		
Company management has read and agrees to comply with all policies located at www.flcbmtg.com/customer-policy-documents and furthermore agrees to read and comply with any revisions to and/or additions to the policies as such revisions or additions are published at the online repository.		

By signing below, I certify, represent and warrant that I am duly authorized to bind the Company to the certifications herein and have direct knowledge of the facts attested herewith.

Signature: _____

Date: _____

Printed Name: _____ Title: _____