

## Michigan Severe Storms, Tornadoes, and Flooding (DR-4757-MI)

Incident Period: 8/24/2023 – 8/26/2023

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FEMA has listed the following counties for the Major Disaster Declared in the  
**State of Michigan:**

Eaton (County)	Macomb (County)
Ingham (County)	Monroe (County)
Ionia (County)	Oakland (County)
Kent (County)	Wayne (County)
Livingston (County)	

### A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 8/24/2023**
    - the damage inspection report must be dated on or after **8/26/2023**.
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### Damage Inspection Report Requirements

- For loans that **have not** yet closed:
  - a. An inspection with interior and exterior photos are required.
  - b. The Damage Inspection report must specifically state that there is no damage to the dwelling due to the disaster event.
  - c. Loans cannot close or fund in these counties until the Damage Inspection report is completed, but loans will continue to be processed and underwritten.
  - d. Principal Agent will be responsible to handle.
  - e. For Broker, MoOM will order and advise Partner so that the Borrower can be given a heads up.
- For loans that **have** closed:
  - a. An exterior inspection with photos is required.
  - b. The Damage Inspection report must specifically state that there is no damage to the dwelling due to the disaster event.
  - c. Broker files: MoOM will order the report and will advise the Partner so that the borrower can be given a heads-up.
  - d. P/A files: the lender will be responsible for ordering and providing the report on all files that have not yet been purchased.

**Please reach out to your Account Executive with any questions.**