

## Kentucky Severe Storms, Straight-line Winds, Tornadoes, Landslides, and Mudslides (DR-4782-KY)

Incident Period: 4/2/2024

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

Boyd (County)	Jefferson (County)	Whitley (County)
Carter (County)	Jessamine (County)	
Fayette (County)	Mason (County)	
Greenup (County)	Oldham (County)	
Henry (County)	Union (County)	

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

- Appraisal effective date is dated **on or prior to 4/2/2024**
    - the damage inspection report must be dated on or after **4/2/2024**.
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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.**