

California Severe Storm and Flooding (DR-4758-CA)

Incident Period: 1/21/2024 – 1/23/2024

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

San Diego (County)

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 1/21/2024**
 - the damage inspection report must be dated on or after **1/23/2024**.
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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.

Washington Wildfires (DR-4759-WA)

Incident Period: 8/18/2023 – 8/25/2023

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

Spokane (County)

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 8/18/2023**
 - the damage inspection report must be dated on or after **8/25/2023**.
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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.

Maine Severe Storms and Flooding (DR-4764-ME)

Incident Period: 1/9/2024 – 1/13/2024

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

Cumberland (County)	Sagadahoc (County)
Hancock (County)	Waldo (County)
Knox (County)	Washington (County)
Lincoln (County)	York (County)(in MSA 6400,6450)

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 1/13/2024**
 - the damage inspection report must be dated on or after **1/13/2024**.
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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.

Rhode Island Severe Storms and Flooding (DR-4766-RI)

Incident Period: 1/9/2024 – 1/13/2024

FEMA has listed the following counties for the Major Disaster Declared in the
State of Rhode Island:

Kent (County)
Providence (County)(in PMSA 6060,6480)
Washington (County)(in (P)MSA 5520,6480)

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 1/13/2024**
 - the damage inspection report must be dated on or after **1/13/2024**.
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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.

Ohio Tornadoes (DR-4777-OH)

Incident Period: 3/14/2024

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

Auglaize (County)	Hancock (County)	Miami (County)
Crawford (County)	Licking (County)	Richland (County)
Darke (County)	Logan (County)	Union (County)
Delaware (County)	Mercer (County)	

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 3/14/2024**
 - the damage inspection report must be dated on or after **3/14/2024**.
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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.

Oklahoma Severe Storms, Straight-line Winds, Tornadoes, and Flooding (DR-4776-OK)

Incident Period: 4/25/2024 and continuing.

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

Hughes (County)

Love (County)

Murray (County)

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 4/25/2024**
 - the damage inspection report must be dated on or after **4/25/2024**.
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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.

Oklahoma Severe Storms, Straight-line Winds, Tornadoes, and Flooding (DR-4776-OK)

Incident Period: 4/25/2024 and continuing.

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

Carter (County)	Love (County)
Hughes (County)	Murray (County)

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 4/25/2024**
 - the damage inspection report must be dated on or after **4/25/2024**.
-

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.
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 - 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.

Nebraska Severe Storms, Straight-line Winds, and Tornadoes (DR-4778-NE)

Incident Period: 4/25/2024 – 4/27/2024

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

Douglas (County)

Washington (County)

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 4/25/2024**
 - the damage inspection report must be dated on or after **4/27/2024**.
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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.

Oklahoma Severe Storms, Straight-line Winds, Tornadoes, and Flooding (DR-4776-OK)

Incident Period: 4/25/2024 and continuing.

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

Carter (County)	Love (County)	Okmulgee (County)
Hughes (County)	Murray (County)	

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 4/25/2024**
 - the damage inspection report must be dated on or after **4/25/2024**.
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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.

Oklahoma Severe Storms, Straight-line Winds, Tornadoes, and Flooding (DR-4776-OK)

Incident Period: 4/25/2024 and 5/9/2024

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

Carter (County)	Murray (County)	Pontotoc (County)
Hughes (County)	Okmulgee (County)	
Love (County)	Osage (County)	

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 4/25/2024**
 - the damage inspection report must be dated on or after **5/9/2024**.
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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.

Oklahoma Severe Storms, Straight-line Winds, Tornadoes, and Flooding (DR-4776-OK)

Incident Period: 4/25/2024 and 5/9/2024

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

Carter (County)	Okmulgee (County)
Hughes (County)	Osage (County)
Love (County)	Pontotoc (County)
Murray (County)	Washita (County)

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 4/25/2024**
 - the damage inspection report must be dated on or after **5/9/2024**.
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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.

Iowa Severe Storms and Tornadoes (DR-4779-IA)

Incident Period: 4/26/2024 - 4/27/2024

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

Clarke (County)	Pottawattamie (County)
Harrison (County)	Ringgold (County)
Mills (County)	Shelby (County)
Polk (County)	Union (County)

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 4/26/2024**
 - the damage inspection report must be dated on or after **4/27/2024**.
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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 Manager with any questions.

Texas Severe Storms, Straight-line Winds, Tornadoes, and Flooding (DR-4781-TX)

Incident Period: 4/26/2024 and continuing.

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

Harris (County)	San Jacinto (County)
Liberty (County)	Trinity (County)
Montgomery (County)	Walker (County)
Polk (County)	

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 4/26/2024**
 - the damage inspection report must be dated on or after **4/26/2024**.
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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 Manager with any questions.

Texas Severe Storms, Straight-line Winds, Tornadoes, and Flooding (DR-4781-TX)

Incident Period: 4/26/2024 and continuing.

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

Eastland (County)	Lamar (County)	Trinity (County)
Hardin (County)	Liberty (County)	Walker (County)
Harris (County)	Montgomery (County)	Waller (County)
Jasper (County)	Polk (County)	
Jones (County)	San Jacinto (County)	

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 4/26/2024**
 - the damage inspection report must be dated on or after **4/26/2024**.
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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.

Texas Severe Storms, Straight-line Winds, Tornadoes, and Flooding (DR-4781-TX)

Incident Period: 4/26/2024 and continuing.

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

Calhoun (County)	Jasper (County)	Polk (County)
Eastland (County)	Jones (County)	San Jacinto (County)
Guadalupe (County)	Lamar (County)	Trinity (County)
Hardin (County)	Liberty (County)	Walker (County)
Harris (County)	Montgomery (County)	Waller (County)

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 4/26/2024**
 - the damage inspection report must be dated on or after **4/26/2024**.
-

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.

West Virginia Severe Storms, Straight-line Winds, Tornadoes, Flooding, Landslides, and Mudslides (DR-4783-WV)

Incident Period: 4/2/2024 – 4/6/2024

FEMA has listed the following counties for the Major Disaster Declared in the
State of West Virginia:

Boone (County)	Marshall (County)	Wetzel (County)
Cabell (County)	Nicholas (County)	
Fayette (County)	Ohio (County)	
Kanawha (County)	Putnam (County)	
Lincoln (County)	Wayne (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 **4/6/2024**.
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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.

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

Incident Period: 4/2/2024

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.

Oklahoma Severe Storms, Straight-line Winds, Tornadoes, and Flooding (DR-4776-OK)

Incident Period: 4/25/2024 and 5/9/2024

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

Carter (County)	Murray (County)	Pottawatomie (County)
Hughes (County)	Okfuskee (County)	Washington (County)
Kay (County)	Okmulgee (County)	Washita (County)
Lincoln (County)	Osage (County)	
Love (County)	Pontotoc (County)	

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 4/25/2024**
 - the damage inspection report must be dated on or after **5/9/2024**.
-

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.
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 - a. An exterior inspection with photos is required.
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Iowa Iowa Severe Storms May 21, 2024 (DR-4784-IA)

Incident Period: 5/20/2024 - 5/21/2024

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

Adair (County)	Polk (County)
Montgomery (County)	Story (County)

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 5/20/2024**
 - the damage inspection report must be dated on or after **5/21/2024**.
-

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 Manager with any questions.

Texas Severe Storms, Straight-line Winds, Tornadoes, and Flooding (DR-4781-TX)

Incident Period: 4/26/2024 and continuing.

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

Bell (County)	Guadalupe (County)	Lamar (County)	Trinity (County)
Calhoun (County)	Hardin (County)	Liberty (County)	Tyler (County)
Collin (County)	Harris (County)	Montague (County)	Walker (County)
Cooke (County)	Henderson (County)	Montgomery (County)	Waller (County)
Denton (County)	Jasper (County)	Polk (County)	
Eastland (County)	Jones (County)	San Jacinto (County)	

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 4/26/2024**
 - the damage inspection report must be dated on or after **5/29/2024**.
-

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.

Oklahoma Severe Storms, Straight-line Winds, Tornadoes, and Flooding (DR-4776-OK)

Incident Period: 4/25/2024 and 5/9/2024

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

Carter (County)	Lincoln (County)	Okfuskee (County)	Pottawatomie (County)
Craig (County)	Love (County)	Okmulgee (County)	Washington (County)
Hughes (County)	McClain (County)	Osage (County)	Washita (County)
Johnston (County)	Murray (County)	Ottawa (County)	
Kay (County)	Nowata (County)	Pontotoc (County)	

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 4/25/2024**
 - the damage inspection report must be dated on or after **5/28/2024**.
-

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.

Texas Severe Storms, Straight-line Winds, Tornadoes, and Flooding (DR-4781-TX)

Incident Period: 4/26/2024 – 6/5/2024

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

Austin (County)	Dallas (County)	Harris (County)	Lamar (County)	Polk (County)
Bell (County)	Denton (County)	Henderson (County)	Leon (County)	San Jacinto (County)
Calhoun (County)	Eastland (County)	Hockley (County)	Liberty (County)	Smith (County)
Collin (County)	Falls (County)	Jasper (County)	Montague (County)	Trinity (County)
Cooke (County)	Guadalupe (County)	Jones (County)	Montgomery (County)	Tyler (County)
Coryell (County)	Hardin (County)	Kaufman (County)	Newton (County)	Van Zandt (County)
				Walker (County)
				Waller (County)

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 4/26/2024**
 - the damage inspection report must be dated on or after **6/5/2024**.

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.

Mississippi Severe Storms, Straight-line Winds, Tornadoes, and Flooding (DR-4790-MS)

Incident Period: 4/8/2024 – 4/11/2024

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

Hancock (County)	Madison (County)
Hinds (County)	Neshoba (County)
Humphreys (County)	Scott (County)

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 4/8/2024**
 - the damage inspection report must be dated on or after **4/11/2024**.
-

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.

Texas Severe Storms, Straight-line Winds, Tornadoes, and Flooding (DR-4781-TX)

Incident Period: 4/26/2024 – 6/5/2024

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

Austin (County)	Eastland (County)	Jasper (County)	Navarro (County)	Van Zandt (County)
Bell (County)	Ellis (County)	Jones (County)	Newton (County)	Walker (County)
Calhoun (County)	Falls (County)	Kaufman (County)	Polk (County)	Waller (County)
Collin (County)	Guadalupe (County)	Lamar (County)	San Jacinto (County)	
Cooke (County)	Hardin (County)	Leon (County)	Smith (County)	
Coryell (County)	Harris (County)	Liberty (County)	Terrell (County)	
Dallas (County)	Henderson (County)	Montague (County)	Trinity (County)	
Denton (County)	Hockley (County)	Montgomery (County)	Tyler (County)	

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 4/26/2024**
 - the damage inspection report must be dated on or after **6/5/2024**.
-

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.

Florida Severe Storms, Straight-line Winds, and Tornadoes (DR-4794-FL)

Incident Period: 5/10/2024

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

Leon (County)

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 5/10/2024**
 - the damage inspection report must be dated on or after **5/10/2024**.
-

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.

Oklahoma Severe Storms, Straight-line Winds, Tornadoes, and Flooding (DR-4791-OK)

Incident Period: 5/19/2024 – 5/28/2024

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

Blaine (County)	Jackson (County)
Caddo (County)	Mayes (County)
Custer (County)	Muskogee (County)
Delaware (County)	Rogers (County)

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 5/28/2024**
 - the damage inspection report must be dated on or after **5/28/2024**.
-

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.

New Mexico South Fork Fire and Salt Fire (DR-4795-NM)

Incident Period: 6/17/2024 and continuing.

FEMA has listed the following counties for the Major Disaster Declared in the
State of New Mexico:

Lincoln (County)

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **on or prior to 6/17/2024**
 - the damage inspection report must be dated on or after **6/17/2024**.
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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.