

## West Virginia Severe Storm, Straight-line Winds, Flooding, Landslides, and Mudslides (DR-4861-WV)

Incident Period: 2/15/2025 - 2/18/2025

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

Logan (County)	Raleigh (County)
McDowell (County)	Wayne (County)
Mercer (County)	Wyoming (County)
Mingo (County)	

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

- Appraisal effective date is dated **prior to 2/18/2025**
    - the damage inspection report must be dated on or after **2/19/2025**.
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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 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. 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.**