

Tennessee Severe Storms, Straight-line Winds, Tornadoes, and Flooding (DR-4878-TN)

Incident Period: 4/2/2025 – 4/24/2025

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

Cheatham (County)	Dyer (County)	Montgomery (County)
Davidson (County)	Hardeman (County)	Obion (County)
Dickson (County)	McNairy (County)	Wilson (County)

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **prior to 4/24/2025**
 - the damage inspection report must be dated on or after **4/24/2025**.
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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.