

Tennessee Severe Winter Storm (DR-4898-TN)

Incident Period: 1/22/2026 – 1/27/2026

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

| | | |
|-------------------|---------------------|---------------------|
| Benton (County) | Hardeman (County) | Perry (County) |
| Carroll (County) | Hardin (County) | Robertson (County) |
| Cheatham (County) | Henderson (County) | Rutherford (County) |
| Chester (County) | Hickman (County) | Shelby (County) |
| Clay (County) | Lewis (County) | Sumner (County) |
| Davidson (County) | Macon (County) | Trousdale (County) |
| Decatur (County) | Madison (County) | Wayne (County) |
| Dickson (County) | Maury (County) | Williamson (County) |
| Dyer (County) | McNairy (County) | Wilson (County) |
| Fayette (County) | Montgomery (County) | |

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **prior to 1/27/2026**
 - The damage inspection report must be dated on or after **1/28/2026**

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.