Mutual of Omaha REVERSE MORTGAGE

DISASTER ALERT
Wholesale Communication
Issued: Jul 10, 2026

Michigan Severe Storms, Tornadoes, and Flooding (DR-4925-MI)

Incident Period: 4/10/2026 – 4/21/2026

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

Alcona (County)	Emmet (County)	Muskegon (County)
Allegan (County)	Grand Traverse (County)	Newaygo (County)
Alpena (County)	Gratiot (County)	Oceana (County)
Antrim (County)	Iosco (County)	Osceola (County)
Barry (County)	Kalamazoo (County	Presque Isle (County)
Benzie (County)	Kalkaska (County)	Roscommon (County)
Charlevoix (County)	Manistee (County)	Saginaw (County)
Cheboygan (County)	Mecosta (County)	Washtenaw (County)
Crawford (County)	Montcalm (County)	Wexford (County)

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **prior to 4/21/2026**
  - The damage inspection report must be dated on or after **4/22/2026**

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.

Original Disaster Declared: Jun 30, 2026
Disaster Declaration as of: Jun 30, 2026