



**Announcement 2019-06-13
FEMA Major Disaster Declaration
for Oklahoma – 4438**

FEMA has issued a presidential disaster declaration for Oklahoma - 4438 designating counties as eligible for individual assistance.

Re-inspections will be required for properties located in zip codes and counties that are eligible for individual assistance for appraisals issued prior to the incident start date of May 07, 2019, and continuing. All property inspection products must affirmatively indicate there is no adverse impact to value, condition, or marketing ability as a result of the disaster, and must be dated after the published “incident end date”. Acceptable re-inspection documents include the appropriate DAIR, 1004D or appraisal product and must be ordered after the “incident end date.”

- Exterior Inspections: Required for all inspections, including, but not limited to, earthquake, fire, landslide, tornado, flood, and hurricane.
- Interior Inspections*: Required for all pre-closing FHA Full Doc Loans, flood, hurricane, and water related damage inspections regardless of “Exterior Only DAIR” designation below.

The chart below lists the required re-inspection type by loan product.

Product	Pre-Closing	Post-Closing
Conventional w/Appraisal Waiver on AUS	If Appraisal Waiver reflects on Final AUS cert use: <ul style="list-style-type: none"> • Appraisal Waiver + Exterior DAIR* + Condo Requirements If Appraisal Waiver language is lost on the final AUS cert use: <ul style="list-style-type: none"> • Full Appraisal dated Post Disaster + Condo Requirements 	Exterior DAIR* + Condo Requirements
Conventional with Appraisal	Exterior DAIR* + Condo Requirements	Exterior DAIR* + Condo Requirements
Conventional HARP (with or without Appraisal)	No Action Needed	No Action Needed
FHA Full Doc	1040D Appraisal with interior/exterior photos*	<u>Post-Closing/Pre-Endorsement:</u> 1004D Appraisal with exterior photos
FHA Streamline	No Action Needed	No Action Needed
VA Full Doc	Exterior DAIR*	Exterior DAIR*
VA IRRRL	Exterior DAIR*	Exterior DAIR*
Non-QM	Exterior DAIR* + Condo Requirements	Exterior DAIR* + Condo Requirements

Condo Requirements

Fannie Mae, Freddie Mac and Non-QM: In addition to the subject unit itself, a DAIR must also assess the condition of the building in which the unit is located and assess any damage to the condo project’s common elements.

FHA and VA: No additional condo unit condo project requirements.



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Incident Periods

Loan files containing appraisal reports with an effective date prior to the “incident start date” are ineligible for funding without an accompanying property inspection product dated after the “incident end date”.

Loan files containing appraisal reports with an effective date on or after the “incident start date” are ineligible for funding without an accompanying property inspection product dated after the “incident end date”.

Appraisal reports with an effective date after the published “incident end date” require **no action** and may fund provided there is no indication from the appraiser that there is an adverse impact on the property’s value, condition, or marketability as a result of the disaster.

For originations on or before the “incident end date,” Appraisal Waivers returned on the AUS Cert (e.g. PIW or ACE) may be used provided the Appraisal Waiver language is present on the final AUS cert, and the accompanying property inspection product dated after the “incident end date” is obtained.

- For originations after the “incident end date,” an Appraisal Waiver may be used provided it meets the same requirements notwithstanding the requirement to obtain the accompanying property inspection product (i.e. an accompanying property inspection is not required).

We thank you for your continued business.

If you have any questions, contact your Relationship Manager at 888-850-0259 Option 1 or your Account Executive.



Impac Mortgage Corp. FEMA Disaster Declaration

FEMA Disaster Declaration for Oklahoma

FEMA Disaster ID: 4438

Declared 6/1/2019

Incident Type: Severe Storms, Straight-Line Winds, Tornadoes and Flooding

Incident Period: May 7, 2019 **and continuing**

Counties Eligible for Individual Assistance as of 6/01/2019: Muskogee, Tulsa, Washington

Counties Eligible for Individual Assistance as of 6/10/2019: Canadian, Creek, Logan, Osage, Ottawa, Rogers, Wagoner

Counties Eligible for Individual Assistance as of 6/11/2019: Delaware, Kay, Mayes, Okmulgee, Payne, Pottawatomie, Sequoyah

City	State	Zip Code	County	FIPS	Individual
UNION CITY	OK	73090	CANADIAN	40017	YES
PIEDMONT	OK	73078	CANADIAN	40017	YES
CONCHO	OK	73022	CANADIAN	40017	YES
MUSTANG	OK	73064	CANADIAN	40017	YES
EL RENO	OK	73036	CANADIAN	40017	YES
YUKON	OK	73085	CANADIAN	40017	YES
CALUMET	OK	73014	CANADIAN	40017	YES
YUKON	OK	73099	CANADIAN	40017	YES
SAPULPA	OK	74067	CREEK	40037	YES
BRISTOW	OK	74010	CREEK	40037	YES
SHAMROCK	OK	74068	CREEK	40037	YES
KELLYVILLE	OK	74039	CREEK	40037	YES
MANNFORD	OK	74044	CREEK	40037	YES
OILTON	OK	74052	CREEK	40037	YES
MILFAY	OK	74046	CREEK	40037	YES
SAPULPA	OK	74066	CREEK	40037	YES
KIEFER	OK	74041	CREEK	40037	YES
DRUMRIGHT	OK	74030	CREEK	40037	YES
TULSA	OK	74131	CREEK	40037	YES
DEPEW	OK	74028	CREEK	40037	YES
SLICK	OK	74071	CREEK	40037	YES
TWIN OAKS	OK	74368	DELAWARE	40041	YES
AFTON	OK	74331	DELAWARE	40041	YES
GROVE	OK	74344	DELAWARE	40041	YES
COLCORD	OK	74338	DELAWARE	40041	YES
OAKS	OK	74359	DELAWARE	40041	YES
ROSE	OK	74364	DELAWARE	40041	YES
KANSAS	OK	74347	DELAWARE	40041	YES
EUCHA	OK	74342	DELAWARE	40041	YES
JAY	OK	74346	DELAWARE	40041	YES
GROVE	OK	74345	DELAWARE	40041	YES



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City	State	Zip Code	County	FIPS	Individual
TONKAWA	OK	74653	KAY	40071	YES
PONCA CITY	OK	74602	KAY	40071	YES
PONCA CITY	OK	74601	KAY	40071	YES
BRAMAN	OK	74632	KAY	40071	YES
BLACKWELL	OK	74631	KAY	40071	YES
NARDIN	OK	74646	KAY	40071	YES
NEWKIRK	OK	74647	KAY	40071	YES
PONCA CITY	OK	74604	KAY	40071	YES
KAW CITY	OK	74641	KAY	40071	YES
CRESCENT	OK	73028	LOGAN	40083	YES
COYLE	OK	73027	LOGAN	40083	YES
LANGSTON	OK	73050	LOGAN	40083	YES
ORLANDO	OK	73073	LOGAN	40083	YES
MERIDIAN	OK	73058	LOGAN	40083	YES
MULHALL	OK	73063	LOGAN	40083	YES
GUTHRIE	OK	73044	LOGAN	40083	YES
STRANG	OK	74367	MAYES	40097	YES
PRYOR	OK	74361	MAYES	40097	YES
PRYOR	OK	74362	MAYES	40097	YES
LANGLEY	OK	74350	MAYES	40097	YES
CHOUTEAU	OK	74337	MAYES	40097	YES
ADAIR	OK	74330	MAYES	40097	YES
LOCUST GROVE	OK	74352	MAYES	40097	YES
KETCHUM	OK	74349	MAYES	40097	YES
DISNEY	OK	74340	MAYES	40097	YES
SALINA	OK	74365	MAYES	40097	YES
SPAVINAW	OK	74366	MAYES	40097	YES
WAINWRIGHT	OK	74468	MUSKOGEE	40101	YES
FORT GIBSON	OK	74434	MUSKOGEE	40101	YES
MUSKOGEE	OK	74401	MUSKOGEE	40101	YES
BRAGGS	OK	74423	MUSKOGEE	40101	YES
MUSKOGEE	OK	74402	MUSKOGEE	40101	YES
MUSKOGEE	OK	74403	MUSKOGEE	40101	YES
BRAGGS	OK	74439	MUSKOGEE	40101	YES
HASKELL	OK	74436	MUSKOGEE	40101	YES
WARNER	OK	74469	MUSKOGEE	40101	YES
PORUM	OK	74455	MUSKOGEE	40101	YES
OKTAHA	OK	74450	MUSKOGEE	40101	YES
TAFT	OK	74463	MUSKOGEE	40101	YES
BOYNTON	OK	74422	MUSKOGEE	40101	YES
WEBBERS FALLS	OK	74470	MUSKOGEE	40101	YES
MORRIS	OK	74445	OKMULGEE	40111	YES
OKMULGEE	OK	74447	OKMULGEE	40111	YES
HENRYETTA	OK	74437	OKMULGEE	40111	YES
MOUNDS	OK	74047	OKMULGEE	40111	YES
PRESTON	OK	74456	OKMULGEE	40111	YES
SCHULTER	OK	74460	OKMULGEE	40111	YES
BEGGS	OK	74421	OKMULGEE	40111	YES
DEWAR	OK	74431	OKMULGEE	40111	YES
BOWRING	OK	74009	OSAGE	40113	YES
FAIRFAX	OK	74637	OSAGE	40113	YES



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OSAGE	OK	74054	OSAGE	40113	YES
BURBANK	OK	74633	OSAGE	40113	YES
HOMINY	OK	74035	OSAGE	40113	YES
AVANT	OK	74001	OSAGE	40113	YES
BARNSDALL	OK	74002	OSAGE	40113	YES
SKIATOOK	OK	74070	OSAGE	40113	YES
SHIDLER	OK	74652	OSAGE	40113	YES
PRUE	OK	74060	OSAGE	40113	YES
PAWHUSKA	OK	74056	OSAGE	40113	YES
WYNONA	OK	74084	OSAGE	40113	YES
MIAMI	OK	74355	OTTAWA	40115	YES
QUAPAW	OK	74363	OTTAWA	40115	YES
CARDIN	OK	74335	OTTAWA	40115	YES
COMMERCE	OK	74339	OTTAWA	40115	YES
FAIRLAND	OK	74343	OTTAWA	40115	YES
PICHER	OK	74360	OTTAWA	40115	YES
NORTH MIAMI	OK	74358	OTTAWA	40115	YES
MIAMI	OK	74354	OTTAWA	40115	YES
WYANDOTTE	OK	74370	OTTAWA	40115	YES
PERKINS	OK	74059	PAYNE	40119	YES
STILLWATER	OK	74078	PAYNE	40119	YES
GLENCOE	OK	74032	PAYNE	40119	YES
STILLWATER	OK	74077	PAYNE	40119	YES
STILLWATER	OK	74076	PAYNE	40119	YES
CUSHING	OK	74023	PAYNE	40119	YES
YALE	OK	74085	PAYNE	40119	YES
STILLWATER	OK	74074	PAYNE	40119	YES
RIPLEY	OK	74062	PAYNE	40119	YES
STILLWATER	OK	74075	PAYNE	40119	YES
ASHER	OK	74826	POTTAWATOMIE	40125	YES
MAUD	OK	74854	POTTAWATOMIE	40125	YES
SAINT LOUIS	OK	74866	POTTAWATOMIE	40125	YES
MFCLOUD	OK	74851	POTTAWATOMIE	40125	YES
SHAWNEE	OK	74804	POTTAWATOMIE	40125	YES
EARLSBORO	OK	74840	POTTAWATOMIE	40125	YES
TECUMSEH	OK	74873	POTTAWATOMIE	40125	YES
SHAWNEE	OK	74802	POTTAWATOMIE	40125	YES
MACOMB	OK	74852	POTTAWATOMIE	40125	YES
SHAWNEE	OK	74801	POTTAWATOMIE	40125	YES
WANETTE	OK	74878	POTTAWATOMIE	40125	YES
CLAREMORE	OK	74017	ROGERS	40131	YES
CLAREMORE	OK	74018	ROGERS	40131	YES
CLAREMORE	OK	74019	ROGERS	40131	YES
OOLOGAH	OK	74053	ROGERS	40131	YES
CHELSEA	OK	74016	ROGERS	40131	YES
TALALA	OK	74080	ROGERS	40131	YES
INOLA	OK	74036	ROGERS	40131	YES
CATOOSA	OK	74015	ROGERS	40131	YES
FOYIL	OK	74031	ROGERS	40131	YES
GANS	OK	74936	SEQUOYAH	40135	YES
MARBLE CITY	OK	74945	SEQUOYAH	40135	YES



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MULDROW	OK	74948	SEQUOYAH	40135	YES
SALLISAW	OK	74955	SEQUOYAH	40135	YES
VIAN	OK	74962	SEQUOYAH	40135	YES
GORE	OK	74435	SEQUOYAH	40135	YES
MOFFETT	OK	74946	SEQUOYAH	40135	YES
ROLAND	OK	74954	SEQUOYAH	40135	YES
TULSA	OK	74136	TULSA	40143	YES
TULSA	OK	74145	TULSA	40143	YES
TULSA	OK	74187	TULSA	40143	YES
TULSA	OK	74110	TULSA	40143	YES
TULSA	OK	74126	TULSA	40143	YES
TULSA	OK	74128	TULSA	40143	YES
TULSA	OK	74156	TULSA	40143	YES
TULSA	OK	74158	TULSA	40143	YES
TULSA	OK	74170	TULSA	40143	YES
TULSA	OK	74189	TULSA	40143	YES
TULSA	OK	74186	TULSA	40143	YES
TULSA	OK	74183	TULSA	40143	YES
TULSA	OK	74115	TULSA	40143	YES
TULSA	OK	74147	TULSA	40143	YES
TULSA	OK	74153	TULSA	40143	YES
TULSA	OK	74159	TULSA	40143	YES
TULSA	OK	74172	TULSA	40143	YES
TULSA	OK	74194	TULSA	40143	YES
TULSA	OK	74192	TULSA	40143	YES
BROKEN ARROW	OK	74013	TULSA	40143	YES
COLLINSVILLE	OK	74021	TULSA	40143	YES
OWASSO	OK	74055	TULSA	40143	YES
TULSA	OK	74101	TULSA	40143	YES
TULSA	OK	74105	TULSA	40143	YES
TULSA	OK	74117	TULSA	40143	YES
TULSA	OK	74120	TULSA	40143	YES
TULSA	OK	74132	TULSA	40143	YES
TULSA	OK	74135	TULSA	40143	YES
TULSA	OK	74137	TULSA	40143	YES
TULSA	OK	74148	TULSA	40143	YES
TULSA	OK	74141	TULSA	40143	YES
JENKS	OK	74037	TULSA	40143	YES
TULSA	OK	74116	TULSA	40143	YES
TULSA	OK	74130	TULSA	40143	YES
TULSA	OK	74133	TULSA	40143	YES
TULSA	OK	74149	TULSA	40143	YES
BIXBY	OK	74008	TULSA	40143	YES
GLENPOOL	OK	74033	TULSA	40143	YES
TULSA	OK	74103	TULSA	40143	YES
TULSA	OK	74112	TULSA	40143	YES
TULSA	OK	74127	TULSA	40143	YES
TULSA	OK	74129	TULSA	40143	YES
TULSA	OK	74134	TULSA	40143	YES
TULSA	OK	74150	TULSA	40143	YES
TULSA	OK	74171	TULSA	40143	YES



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LEONARD	OK	74043	TULSA	40143	YES
TULSA	OK	74104	TULSA	40143	YES
TULSA	OK	74106	TULSA	40143	YES
TULSA	OK	74108	TULSA	40143	YES
TULSA	OK	74114	TULSA	40143	YES
TULSA	OK	74119	TULSA	40143	YES
TULSA	OK	74146	TULSA	40143	YES
TULSA	OK	74152	TULSA	40143	YES
TULSA	OK	74155	TULSA	40143	YES
TULSA	OK	74182	TULSA	40143	YES
BROKEN ARROW	OK	74011	TULSA	40143	YES
BROKEN ARROW	OK	74012	TULSA	40143	YES
OAKHURST	OK	74050	TULSA	40143	YES
SAND SPRINGS	OK	74063	TULSA	40143	YES
SPERRY	OK	74073	TULSA	40143	YES
TULSA	OK	74102	TULSA	40143	YES
TULSA	OK	74107	TULSA	40143	YES
TULSA	OK	74121	TULSA	40143	YES
TULSA	OK	74157	TULSA	40143	YES
TULSA	OK	74169	TULSA	40143	YES
TULSA	OK	74184	TULSA	40143	YES
TULSA	OK	74193	TULSA	40143	YES
OKAY	OK	74446	WAGONER	40145	YES
WAGONER	OK	74467	WAGONER	40145	YES
BROKEN ARROW	OK	74014	WAGONER	40145	YES
WAGONER	OK	74477	WAGONER	40145	YES
REDBIRD	OK	74458	WAGONER	40145	YES
PORTER	OK	74454	WAGONER	40145	YES
COWETA	OK	74429	WAGONER	40145	YES
OCHELATA	OK	74051	WASHINGTON	40147	YES
COPAN	OK	74022	WASHINGTON	40147	YES
BARTLESVILLE	OK	74006	WASHINGTON	40147	YES
VERA	OK	74082	WASHINGTON	40147	YES
RAMONA	OK	74061	WASHINGTON	40147	YES
DEWEY	OK	74029	WASHINGTON	40147	YES
BARTLESVILLE	OK	74003	WASHINGTON	40147	YES
BARTLESVILLE	OK	74004	WASHINGTON	40147	YES
BARTLESVILLE	OK	74005	WASHINGTON	40147	YES