

FEMA has issued an updated presidential disaster declaration for South Carolina - 4394 designating additional counties eligible for **public assistance and only applies to iQM loans.**

Re-inspections will be required for properties located in zip codes and counties that are eligible for individual and public assistance for appraisals issued prior to the incident dates of *September 7, 2018 – October 8, 2018*. For loan products with no appraisal (PIW, FHA Streamline, VA IRRRL), a re-inspection may still be required (see chart below for requirements). Acceptable re-inspection documents include the appropriate DAIR, 1004D or appraisal product and must be ordered after the incident period is over.

- **Exterior Inspections:** Required for all re-inspections, including, but not limited to earthquake, fire, landslide, tornado, flood, and hurricane.
- **Interior Inspections*:** Required for all flood and hurricane related disasters regardless of “Exterior Only DAIR” indication below.

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

	Conventional w/ Appraisal	Conventional w/ PIW	HARP w/ Appraisal	HARP w/PIW	VA Full Doc	VA IRRRL	FHA Full Doc	FHA S/L	NQM
New Full Appraisal		X							
Exterior Only DAIR*	X		X		X	X			X
1004D w/Interior & Exterior							X		
No Inspection Required				X				X	

New Loan after Incident Period

New loans submitted after the incident period that require an appraisal product must have the inspection performed after the incident period end date. The appraiser should comment on the effect of the disaster on the subject property value and marketability. If the inspection occurs prior to the incident period end date, the corresponding re-inspection (DAIR, 1004D or appraisal product) is required.

New loans submitted after the incident period that do not require an appraisal product (PIW, Streamline, etc.) must be originated after the incident period end date. If originated prior to the incident period end date, the corresponding re-inspection (DAIR, 1004D or appraisal product) is 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.



FEMA Major Disaster Declaration for South Carolina

FEMA Disaster ID: 4394

Declared: 09/16/2018, Updated 9/25/2018, Updated 10/2/2018, **Update 10/11/2018, Updated 10/16/2018**

Incident Type: Hurricane Florence

Incident Period: 09/07/2018 - 10/08/2018

Counties Eligible for Public Assistance as of (09/16/18) Berkley, Charleston, Dorchester, Georgetown, Horry, Marion, Orangeburg, Williamsburg

Counties Eligible for Public Assistance as of (09/25/18) Darlington, Florence, Sumter, Williamsburg*

Counties Eligible for Public and Individual Assistance as of (09/25/18) Chesterfield, Dillon, Horry, Marion, Marlboro

Counties Eligible for Individual Assistance as of (10/02/18) Darlington, Georgetown, Florence, Williamsburg
 Note: These counties were identified on public assistance as indicated above.

Counties Eligible for Public Assistance as of (10/16/18) Calhoun, Clarendon, Colleton, Lancaster

City	State	Zip Code	County	FIPS	Individual	Public iQM Loans
HANAHAN	SC	29410	BERKELEY	45015	NO	YES
PINEVILLE	SC	29468	BERKELEY	45015	NO	YES
GOOSE CREEK	SC	29445	BERKELEY	45015	NO	YES
BETHERA	SC	29430	BERKELEY	45015	NO	YES
HUGER	SC	29450	BERKELEY	45015	NO	YES
PINOPOLIS	SC	29469	BERKELEY	45015	NO	YES
SUMMERVILLE	SC	29486	BERKELEY	45015	NO	YES
CORDEVILLE	SC	29434	BERKELEY	45015	NO	YES
MONCK'S CORNER	SC	29461	BERKELEY	45015	NO	YES
SAINT STEPHEN	SC	29479	BERKELEY	45015	NO	YES
RUSSELLVILLE	SC	29476	BERKELEY	45015	NO	YES
CHARLESTON	SC	29492	BERKELEY	45015	NO	YES
BONNEAU	SC	29431	BERKELEY	45015	NO	YES
JAMESTOWN	SC	29453	BERKELEY	45015	NO	YES
CROSS	SC	29436	BERKELEY	45015	NO	YES
CAMERON	SC	29030	CALHOUN	45017	NO	YES
SAINT MATTHEWS	SC	29135	CALHOUN	45017	NO	YES
CHARLESTON	SC	29414	CHARLESTON	45019	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public iQM Loans
CHARLESTON	SC	29425	CHARLESTON	45019	NO	YES
ISLE OF PALMS	SC	29451	CHARLESTON	45019	NO	YES
MOUNT PLEASANT	SC	29466	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29407	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29423	CHARLESTON	45019	NO	YES
ADAMS RUN	SC	29426	CHARLESTON	45019	NO	YES
EDISTO ISLAND	SC	29438	CHARLESTON	45019	NO	YES
MOUNT PLEASANT	SC	29464	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29402	CHARLESTON	45019	NO	YES
NORTH CHARLESTON	SC	29405	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29412	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29417	CHARLESTON	45019	NO	YES
NORTH CHARLESTON	SC	29419	CHARLESTON	45019	NO	YES
HOLLYWOOD	SC	29449	CHARLESTON	45019	NO	YES
JOHNS ISLAND	SC	29457	CHARLESTON	45019	NO	YES
RAVENEL	SC	29470	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29401	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29413	CHARLESTON	45019	NO	YES
CHARLESTON AFB	SC	29404	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29416	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29422	CHARLESTON	45019	NO	YES
FOLLY BEACH	SC	29439	CHARLESTON	45019	NO	YES
MC CLELLANVILLE	SC	29458	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29403	CHARLESTON	45019	NO	YES
NORTH CHARLESTON	SC	29415	CHARLESTON	45019	NO	YES
MOUNT PLEASANT	SC	29465	CHARLESTON	45019	NO	YES
SULLIVANS ISLAND	SC	29482	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29409	CHARLESTON	45019	NO	YES
AWENDAW	SC	29429	CHARLESTON	45019	NO	YES
JOHNS ISLAND	SC	29455	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29406	CHARLESTON	45019	NO	YES
WADMALAW ISLAND	SC	29487	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29424	CHARLESTON	45019	NO	YES
NORTH CHARLESTON	SC	29418	CHARLESTON	45019	NO	YES
MOUNT CROGHAN	SC	29727	CHESTERFIELD	45025	YES	YES
MC BEE	SC	29101	CHESTERFIELD	45025	YES	YES
PAGELAND	SC	29728	CHESTERFIELD	45025	YES	YES
PATRICK	SC	29584	CHESTERFIELD	45025	YES	YES
CHESTERFIELD	SC	29709	CHESTERFIELD	45025	YES	YES
JEFFERSON	SC	29718	CHESTERFIELD	45025	YES	YES
RUBY	SC	29741	CHESTERFIELD	45025	YES	YES
CHERAW	SC	29520	CHESTERFIELD	45025	YES	YES
ALCOLU	SC	29001	CLARENDON	45027	NO	YES
SUMMERTON	SC	29148	CLARENDON	45027	NO	YES
TURBEVILLE	SC	29162	CLARENDON	45027	NO	YES
GABLE	SC	29051	CLARENDON	45027	NO	YES
MANNING	SC	29102	CLARENDON	45027	NO	YES
SARDINIA	SC	29143	CLARENDON	45027	NO	YES
NEW ZION	SC	29111	CLARENDON	45027	NO	YES
PINEWOOD	SC	29125	CLARENDON	45027	NO	YES



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DAVIS STATION	SC	29041	CLARENDON	45027	NO	YES
GREEN POND	SC	29446	COLLETON	45029	NO	YES
YEMASSEE	SC	29945	COLLETON	45029	NO	YES
RUFFIN	SC	29475	COLLETON	45029	NO	YES
ISLANDTON	SC	29929	COLLETON	45029	NO	YES
LODGE	SC	29082	COLLETON	45029	NO	YES
SMOAKS	SC	29481	COLLETON	45029	NO	YES
CANADYS	SC	29433	COLLETON	45029	NO	YES
JACKSONBORO	SC	29452	COLLETON	45029	NO	YES
ROUND O	SC	29474	COLLETON	45029	NO	YES
WILLIAMS	SC	29493	COLLETON	45029	NO	YES
COTTAGEVILLE	SC	29435	COLLETON	45029	NO	YES
WALTERBORO	SC	29488	COLLETON	45029	NO	YES
LYDIA	SC	29079	DARLINGTON	45031	YES	YES
HARTSVILLE	SC	29550	DARLINGTON	45031	YES	YES
DARLINGTON	SC	29540	DARLINGTON	45031	YES	YES
LAMAR	SC	29069	DARLINGTON	45031	YES	YES
SOCIETY HILL	SC	29593	DARLINGTON	45031	YES	YES
HARTSVILLE	SC	29551	DARLINGTON	45031	YES	YES
DARLINGTON	SC	29532	DARLINGTON	45031	YES	YES
LITTLE ROCK	SC	29567	DILLON	45033	YES	YES
LATTA	SC	29565	DILLON	45033	YES	YES
FORK	SC	29543	DILLON	45033	YES	YES
DILLON	SC	29536	DILLON	45033	YES	YES
FLOYD DALE	SC	29542	DILLON	45033	YES	YES
MINTURN	SC	29573	DILLON	45033	YES	YES
LAKE VIEW	SC	29563	DILLON	45033	YES	YES
SELLERS	SC	29592	DILLON	45033	YES	YES
HAMER	SC	29547	DILLON	45033	YES	YES
REEVESVILLE	SC	29471	DORCHESTER	45035	NO	YES
SUMMERVILLE	SC	29483	DORCHESTER	45035	NO	YES
SUMMERVILLE	SC	29485	DORCHESTER	45035	NO	YES
DORCHESTER	SC	29437	DORCHESTER	45035	NO	YES
LADSON	SC	29456	DORCHESTER	45035	NO	YES
SAINT GEORGE	SC	29477	DORCHESTER	45035	NO	YES
GROVER	SC	29447	DORCHESTER	45035	NO	YES
HARLEYVILLE	SC	29448	DORCHESTER	45035	NO	YES
RIDGEVILLE	SC	29472	DORCHESTER	45035	NO	YES
NORTH CHARLESTON	SC	29420	DORCHESTER	45035	NO	YES
SUMMERVILLE	SC	29484	DORCHESTER	45035	NO	YES
TIMMONSVILLE	SC	29161	FLORENCE	45041	YES	YES
FLORENCE	SC	29501	FLORENCE	45041	YES	YES
COWARD	SC	29530	FLORENCE	45041	YES	YES
FLORENCE	SC	29502	FLORENCE	45041	YES	YES
FLORENCE	SC	29505	FLORENCE	45041	YES	YES
FLORENCE	SC	29506	FLORENCE	45041	YES	YES
EFFINGHAM	SC	29541	FLORENCE	45041	YES	YES
SCRANTON	SC	29591	FLORENCE	45041	YES	YES
OLANTA	SC	29114	FLORENCE	45041	YES	YES
LAKE CITY	SC	29560	FLORENCE	45041	YES	YES



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PAMPLICO	SC	29583	FLORENCE	45041	YES	YES
FLORENCE	SC	29503	FLORENCE	45041	YES	YES
FLORENCE	SC	29504	FLORENCE	45041	YES	YES
JOHNSONVILLE	SC	29555	FLORENCE	45041	YES	YES
ANDREWS	SC	29510	GEORGETOWN	45043	YES	YES
GEORGETOWN	SC	29440	GEORGETOWN	45043	YES	YES
PAWLEYS ISLAND	SC	29585	GEORGETOWN	45043	YES	YES
HEMINGWAY	SC	29554	GEORGETOWN	45043	YES	YES
GEORGETOWN	SC	29442	GEORGETOWN	45043	YES	YES
MYRTLE BEACH	SC	29579	HORRY	45051	YES	YES
LORIS	SC	29569	HORRY	45051	YES	YES
CONWAY	SC	29527	HORRY	45051	YES	YES
CONWAY	SC	29528	HORRY	45051	YES	YES
LITTLE RIVER	SC	29566	HORRY	45051	YES	YES
MURRELLS INLET	SC	29576	HORRY	45051	YES	YES
GREEN SEA	SC	29545	HORRY	45051	YES	YES
NORTH MYRTLE BEACH	SC	29597	HORRY	45051	YES	YES
NORTH MYRTLE BEACH	SC	29598	HORRY	45051	YES	YES
CONWAY	SC	29526	HORRY	45051	YES	YES
MYRTLE BEACH	SC	29578	HORRY	45051	YES	YES
NICHOLS	SC	29581	HORRY	45051	YES	YES
MYRTLE BEACH	SC	29588	HORRY	45051	YES	YES
MYRTLE BEACH	SC	29572	HORRY	45051	YES	YES
MYRTLE BEACH	SC	29575	HORRY	45051	YES	YES
MYRTLE BEACH	SC	29587	HORRY	45051	YES	YES
LONGS	SC	29568	HORRY	45051	YES	YES
MYRTLE BEACH	SC	29577	HORRY	45051	YES	YES
AYNOR	SC	29511	HORRY	45051	YES	YES
GALIVANTS FERRY	SC	29544	HORRY	45051	YES	YES
NORTH MYRTLE BEACH	SC	29582	HORRY	45051	YES	YES
VAN WYCK	SC	29744	LANCASTER	45057	NO	YES
LANCASTER	SC	29720	LANCASTER	45057	NO	YES
HEATH SPRINGS	SC	29058	LANCASTER	45057	NO	YES
LANCASTER	SC	29722	LANCASTER	45057	NO	YES
FORT MILL	SC	29707	LANCASTER	45057	NO	YES
LANCASTER	SC	29721	LANCASTER	45057	NO	YES
KERSHAW	SC	29067	LANCASTER	45057	NO	YES
CENTENARY	SC	29519	MARION	45067	YES	YES
MULLINS	SC	29574	MARION	45067	YES	YES
RAINS	SC	29589	MARION	45067	YES	YES
MARION	SC	29571	MARION	45067	YES	YES
GRESHAM	SC	29546	MARION	45067	YES	YES
CLIO	SC	29525	MARLBORO	45069	YES	YES
BENNETTSVILLE	SC	29512	MARLBORO	45069	YES	YES
MC COLL	SC	29570	MARLBORO	45069	YES	YES
BLenheim	SC	29516	MARLBORO	45069	YES	YES
WALLACE	SC	29596	MARLBORO	45069	YES	YES
TATUM	SC	29594	MARLBORO	45069	YES	YES
ORANGEBURG	SC	29115	ORANGEBURG	45075	NO	YES
NEESES	SC	29107	ORANGEBURG	45075	NO	YES



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ORANGEBURG	SC	29116	ORANGEBURG	45075	NO	YES
SPRINGFIELD	SC	29146	ORANGEBURG	45075	NO	YES
VANCE	SC	29163	ORANGEBURG	45075	NO	YES
COPE	SC	29038	ORANGEBURG	45075	NO	YES
EUTAWVILLE	SC	29048	ORANGEBURG	45075	NO	YES
ORANGEBURG	SC	29118	ORANGEBURG	45075	NO	YES
NORWAY	SC	29113	ORANGEBURG	45075	NO	YES
ORANGEBURG	SC	29117	ORANGEBURG	45075	NO	YES
BRANCHVILLE	SC	29432	ORANGEBURG	45075	NO	YES
NORTH	SC	29112	ORANGEBURG	45075	NO	YES
ROWESVILLE	SC	29133	ORANGEBURG	45075	NO	YES
SANTEE	SC	29142	ORANGEBURG	45075	NO	YES
CORDOVA	SC	29039	ORANGEBURG	45075	NO	YES
HOLLY HILL	SC	29059	ORANGEBURG	45075	NO	YES
BOWMAN	SC	29018	ORANGEBURG	45075	NO	YES
ELLOREE	SC	29047	ORANGEBURG	45075	NO	YES
SUMTER	SC	29154	SUMTER	45085	NO	YES
HORATIO	SC	29062	SUMTER	45085	NO	YES
SHAW AFB	SC	29152	SUMTER	45085	NO	YES
DALZELL	SC	29040	SUMTER	45085	NO	YES
SUMTER	SC	29151	SUMTER	45085	NO	YES
WEDGEFIELD	SC	29168	SUMTER	45085	NO	YES
SUMTER	SC	29150	SUMTER	45085	NO	YES
REMBERT	SC	29128	SUMTER	45085	NO	YES
SUMTER	SC	29153	SUMTER	45085	NO	YES
CADES	SC	29518	WILLIAMSBURG	45089	NO	YES
KINGSTREE	SC	29556	WILLIAMSBURG	45089	NO	YES
GREELEYVILLE	SC	29056	WILLIAMSBURG	45089	NO	YES
SALTERS	SC	29590	WILLIAMSBURG	45089	NO	YES
NESMITH	SC	29580	WILLIAMSBURG	45089	NO	YES
LANE	SC	29564	WILLIAMSBURG	45089	NO	YES