



## Announcement CL 2018-08-07 FEMA Major Disaster Declaration for California – 4382

FEMA has issued a new presidential disaster declaration for California – 4382 - designating one county – **Shasta County** - as eligible for **individual and public assistance**.

- All loans: An **interior and exterior** re-inspection, with photos, 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 date of July 23, 2018 and continuing. Acceptable re-inspection documentation includes:
  - a CDAIR, **or**
  - an Appraisal Update and/or Completion Report (Fannie Mae Form 1004D/Freddie Mac 442).

*Note:* An appraisal completed in an area *after the disaster declaration* incident end date does not require a re-certification. However, the appraiser *must* comment that the property is free from damage and that the disaster had no effect on the property. Any damage noted on the appraisal must be resolved before proceeding with closing the loan.

Re-inspection requirements for streamline loan programs: Obtain an exterior re-inspection with photos, using a CDAIR or a Property Inspection Report (Fannie Mae Form 2075) on the following loan programs:

- DU Refi Plus transaction with a Property Inspection Waiver (PIW),
- LP Open Access, only a CDAIR form may be used,
- FHA Streamline without an appraisal, and
- VA IRRRL.

***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 Disaster Declaration

## FEMA Major Disaster Declaration for California

FEMA Disaster ID: 4382

Declared 8/4/2018

Incident Type: WILDFIRES AND HIGH WINDS

Incident Period: 7/23/2018 and continuing

Counties Eligible for Public Assistance as of 08/04/2018: Shasta

Counties Eligible for Individual Assistance as of 08/04/2018: Shasta

City	State	Zip Code	County	FIPS	Individual (All loans)	Public (iQM loans)
OAK RUN	CA	96069	SHASTA	6089	YES	YES
FALL RIVER MILLS	CA	96028	SHASTA	6089	YES	YES
SHASTA LAKE	CA	96089	SHASTA	6089	YES	YES
REDDING	CA	96001	SHASTA	6089	YES	YES
ANDERSON	CA	96007	SHASTA	6089	YES	YES
CASTELLA	CA	96017	SHASTA	6089	YES	YES
SHASTA LAKE	CA	96019	SHASTA	6089	YES	YES
REDDING	CA	96049	SHASTA	6089	YES	YES
MCARTHUR	CA	96056	SHASTA	6089	YES	YES
REDDING	CA	96002	SHASTA	6089	YES	YES
OBRIEN	CA	96070	SHASTA	6089	YES	YES
OLD STATION	CA	96071	SHASTA	6089	YES	YES
WHITMORE	CA	96096	SHASTA	6089	YES	YES
FRENCH GULCH	CA	96033	SHASTA	6089	YES	YES
MILLVILLE	CA	96062	SHASTA	6089	YES	YES
SHASTA	CA	96087	SHASTA	6089	YES	YES
BURNEY	CA	96013	SHASTA	6089	YES	YES
IGO	CA	96047	SHASTA	6089	YES	YES
LAKEHEAD	CA	96051	SHASTA	6089	YES	YES
SHINGLETOWN	CA	96088	SHASTA	6089	YES	YES
WHISKEYTOWN	CA	96095	SHASTA	6089	YES	YES
BELLA VISTA	CA	96008	SHASTA	6089	YES	YES
REDDING	CA	96099	SHASTA	6089	YES	YES
CASSEL	CA	96016	SHASTA	6089	YES	YES
HAT CREEK	CA	96040	SHASTA	6089	YES	YES
MONTGOMERY CREEK	CA	96065	SHASTA	6089	YES	YES
SHASTA LAKE	CA	96079	SHASTA	6089	YES	YES
REDDING	CA	96003	SHASTA	6089	YES	YES
BIG BEND	CA	96011	SHASTA	6089	YES	YES
ROUND MOUNTAIN	CA	96084	SHASTA	6089	YES	YES
PALO CEDRO	CA	96073	SHASTA	6089	YES	YES