



**Announcement 2019-06-17
FEMA Major Disaster Declaration
Update 1 for Arkansas – 4441**

FEMA has issued a presidential disaster declaration for Arkansas – 4441 designating **four additional 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 21, 2019 and continuing. All property inspection products must affirmatively indicate there is no adverse impact to value, condition, or marketability 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 Major Disaster Declaration for Arkansas

FEMA Disaster ID: 4441

Declared 6/8/2019, **updated 6/16/2019**

Incident Type: Severe Storms and Flooding

Incident Period: May 21, 2019 **and continuing**

Counties Eligible for Individual Assistance as of **6/08/2019**: Conway, Crawford, Faulkner, Jefferson, Perry, Pulaski, Sebastian, Yell

Counties Eligible for Individual Assistance as of **6/17/2019**: Arkansas, Desha, Logan, Pope

City	State	Zip Code	County	FIPS	Individual
ALMYRA	AR	72003	ARKANSAS	5001	YES
STUTTGART	AR	72160	ARKANSAS	5001	YES
CROCKETTS BLUFF	AR	72038	ARKANSAS	5001	YES
HUMPHREY	AR	72073	ARKANSAS	5001	YES
CASSCOE	AR	72026	ARKANSAS	5001	YES
GILLETT	AR	72055	ARKANSAS	5001	YES
TICHNOR	AR	72166	ARKANSAS	5001	YES
DE WITT	AR	72042	ARKANSAS	5001	YES
SAINT CHARLES	AR	72140	ARKANSAS	5001	YES
ETHEL	AR	72048	ARKANSAS	5001	YES
LAKE VILLAGE	AR	71653	CHICOT	5017	NO
EUDORA	AR	71640	CHICOT	5017	NO
DERMOTT	AR	71638	CHICOT	5017	NO
CLEVELAND	AR	72030	CONWAY	5029	YES
SPRINGFIELD	AR	72157	CONWAY	5029	YES
MORRILTON	AR	72110	CONWAY	5029	YES
SOLGOHACHIA	AR	72156	CONWAY	5029	YES
PLUMERVILLE	AR	72127	CONWAY	5029	YES
CENTER RIDGE	AR	72027	CONWAY	5029	YES
HATTIEVILLE	AR	72063	CONWAY	5029	YES
MENIFEE	AR	72107	CONWAY	5029	YES
ALMA	AR	72921	CRAWFORD	5033	YES
CHESTER	AR	72934	CRAWFORD	5033	YES
DYER	AR	72935	CRAWFORD	5033	YES
VAN BUREN	AR	72956	CRAWFORD	5033	YES
VAN BUREN	AR	72957	CRAWFORD	5033	YES
MULBERRY	AR	72947	CRAWFORD	5033	YES
UNIONTOWN	AR	72955	CRAWFORD	5033	YES
MOUNTAINBURG	AR	72946	CRAWFORD	5033	YES
RUDY	AR	72952	CRAWFORD	5033	YES
NATURAL DAM	AR	72948	CRAWFORD	5033	YES
CEDARVILLE	AR	72932	CRAWFORD	5033	YES
ARKANSAS CITY	AR	71630	DESHA	5041	YES



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FEMA Disaster Declaration**

SNOW LAKE	AR	72379	DESHA	5041	YES
MC GEHEE	AR	71654	DESHA	5041	YES
DUMAS	AR	71639	DESHA	5041	YES
TILLAR	AR	71670	DESHA	5041	YES
WATSON	AR	71674	DESHA	5041	YES
PICKENS	AR	71662	DESHA	5041	YES
ROHWER	AR	71666	DESHA	5041	YES
CONWAY	AR	72035	FAULKNER	5045	YES
MAYFLOWER	AR	72106	FAULKNER	5045	YES
VILONIA	AR	72173	FAULKNER	5045	YES
MOUNT VERNON	AR	72111	FAULKNER	5045	YES
CONWAY	AR	72034	FAULKNER	5045	YES
ENOLA	AR	72047	FAULKNER	5045	YES
WOOSTER	AR	72181	FAULKNER	5045	YES
GREENBRIER	AR	72058	FAULKNER	5045	YES
CONWAY	AR	72032	FAULKNER	5045	YES
GUY	AR	72061	FAULKNER	5045	YES
CONWAY	AR	72033	FAULKNER	5045	YES
CHARLESTON	AR	72933	FRANKLIN	5047	NO
CECIL	AR	72930	FRANKLIN	5047	NO
ALIX	AR	72820	FRANKLIN	5047	NO
ALTUS	AR	72821	FRANKLIN	5047	NO
OZARK	AR	72949	FRANKLIN	5047	NO
BRANCH	AR	72928	FRANKLIN	5047	NO
WHITE HALL	AR	71602	JEFFERSON	5069	YES
PINE BLUFF	AR	71613	JEFFERSON	5069	YES
PINE BLUFF	AR	71603	JEFFERSON	5069	YES
PINE BLUFF	AR	71601	JEFFERSON	5069	YES
REYDELL	AR	72133	JEFFERSON	5069	YES
WABBASEKA	AR	72175	JEFFERSON	5069	YES
SHERRILL	AR	72152	JEFFERSON	5069	YES
JEFFERSON	AR	72079	JEFFERSON	5069	YES
TUCKER	AR	72168	JEFFERSON	5069	YES
ALTHEIMER	AR	72004	JEFFERSON	5069	YES
PINE BLUFF	AR	71611	JEFFERSON	5069	YES
REDFIELD	AR	72132	JEFFERSON	5069	YES
WHITE HALL	AR	71612	JEFFERSON	5069	YES
MOSCOW	AR	71659	JEFFERSON	5069	YES
WRIGHT	AR	72182	JEFFERSON	5069	YES
CLARKSVILLE	AR	72830	JOHNSON	5071	NO
LAMAR	AR	72846	JOHNSON	5071	NO
KNOXVILLE	AR	72845	JOHNSON	5071	NO
HAGARVILLE	AR	72839	JOHNSON	5071	NO
OARK	AR	72852	JOHNSON	5071	NO
HARTMAN	AR	72840	JOHNSON	5071	NO
OZONE	AR	72854	JOHNSON	5071	NO
COAL HILL	AR	72832	JOHNSON	5071	NO
YORKTOWN	AR	71678	LINCOLN	5079	NO
GRADY	AR	71644	LINCOLN	5079	NO
STAR CITY	AR	71667	LINCOLN	5079	NO
GOULD	AR	71643	LINCOLN	5079	NO



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NEW BLAINE	AR	72851	LOGAN	5083	YES
MAGAZINE	AR	72943	LOGAN	5083	YES
RATCLIFF	AR	72951	LOGAN	5083	YES
DELAWARE	AR	72835	LOGAN	5083	YES
SCRANTON	AR	72863	LOGAN	5083	YES
BLUE MOUNTAIN	AR	72826	LOGAN	5083	YES
BOONEVILLE	AR	72927	LOGAN	5083	YES
SUBIACO	AR	72865	LOGAN	5083	YES
PARIS	AR	72855	LOGAN	5083	YES
BIGELOW	AR	72016	PERRY	5105	YES
HOUSTON	AR	72070	PERRY	5105	YES
CASA	AR	72025	PERRY	5105	YES
ADONA	AR	72001	PERRY	5105	YES
PERRYVILLE	AR	72126	PERRY	5105	YES
PERRY	AR	72125	PERRY	5105	YES
RUSSELLVILLE	AR	72802	POPE	5115	YES
DOVER	AR	72837	POPE	5115	YES
PELSOR	AR	72856	POPE	5115	YES
LONDON	AR	72847	POPE	5115	YES
ATKINS	AR	72823	POPE	5115	YES
RUSSELLVILLE	AR	72811	POPE	5115	YES
POTTSVILLE	AR	72858	POPE	5115	YES
RUSSELLVILLE	AR	72812	POPE	5115	YES
HECTOR	AR	72843	POPE	5115	YES
RUSSELLVILLE	AR	72801	POPE	5115	YES
SWEET HOME	AR	72164	PULASKI	5119	YES
LITTLE ROCK	AR	72209	PULASKI	5119	YES
LITTLE ROCK	AR	72211	PULASKI	5119	YES
LITTLE ROCK	AR	72212	PULASKI	5119	YES
LITTLE ROCK	AR	72216	PULASKI	5119	YES
JACKSONVILLE	AR	72076	PULASKI	5119	YES
JACKSONVILLE	AR	72078	PULASKI	5119	YES
LITTLE ROCK	AR	72207	PULASKI	5119	YES
LITTLE ROCK	AR	72214	PULASKI	5119	YES
NORTH LITTLE ROCK	AR	72117	PULASKI	5119	YES
SHERWOOD	AR	72120	PULASKI	5119	YES
NORTH LITTLE ROCK	AR	72199	PULASKI	5119	YES
NORTH LITTLE ROCK	AR	72116	PULASKI	5119	YES
LITTLE ROCK	AR	72202	PULASKI	5119	YES
LITTLE ROCK	AR	72215	PULASKI	5119	YES
LITTLE ROCK	AR	72295	PULASKI	5119	YES
NORTH LITTLE ROCK	AR	72115	PULASKI	5119	YES
LITTLE ROCK	AR	72227	PULASKI	5119	YES
LITTLE ROCK	AR	72231	PULASKI	5119	YES
ROLAND	AR	72135	PULASKI	5119	YES
SCOTT	AR	72142	PULASKI	5119	YES
WOODSON	AR	72180	PULASKI	5119	YES
LITTLE ROCK	AR	72205	PULASKI	5119	YES
NORTH LITTLE ROCK	AR	72119	PULASKI	5119	YES
NORTH LITTLE ROCK	AR	72124	PULASKI	5119	YES
LITTLE ROCK	AR	72217	PULASKI	5119	YES



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LITTLE ROCK	AR	72219	PULASKI	5119	YES
LITTLE ROCK	AR	72221	PULASKI	5119	YES
LITTLE ROCK	AR	72201	PULASKI	5119	YES
LITTLE ROCK	AR	72206	PULASKI	5119	YES
LITTLE ROCK	AR	72210	PULASKI	5119	YES
LITTLE ROCK	AR	72222	PULASKI	5119	YES
LITTLE ROCK	AR	72223	PULASKI	5119	YES
MAUMELLE	AR	72113	PULASKI	5119	YES
WRIGHTSVILLE	AR	72183	PULASKI	5119	YES
COLLEGE STATION	AR	72053	PULASKI	5119	YES
LITTLE ROCK	AR	72203	PULASKI	5119	YES
LITTLE ROCK	AR	72204	PULASKI	5119	YES
NORTH LITTLE ROCK	AR	72118	PULASKI	5119	YES
LITTLE ROCK	AR	72225	PULASKI	5119	YES
LITTLE ROCK	AR	72260	PULASKI	5119	YES
NORTH LITTLE ROCK	AR	72198	PULASKI	5119	YES
LE ROCK AIR FORCE E	AR	72099	PULASKI	5119	YES
NORTH LITTLE ROCK	AR	72114	PULASKI	5119	YES
NORTH LITTLE ROCK	AR	72190	PULASKI	5119	YES
FORT SMITH	AR	72916	SEBASTIAN	5131	YES
FORT SMITH	AR	72905	SEBASTIAN	5131	YES
FORT SMITH	AR	72902	SEBASTIAN	5131	YES
FORT SMITH	AR	72914	SEBASTIAN	5131	YES
FORT SMITH	AR	72913	SEBASTIAN	5131	YES
FORT SMITH	AR	72906	SEBASTIAN	5131	YES
MIDLAND	AR	72945	SEBASTIAN	5131	YES
GREENWOOD	AR	72936	SEBASTIAN	5131	YES
FORT SMITH	AR	72901	SEBASTIAN	5131	YES
HACKETT	AR	72937	SEBASTIAN	5131	YES
BARLING	AR	72923	SEBASTIAN	5131	YES
FORT SMITH	AR	72917	SEBASTIAN	5131	YES
FORT SMITH	AR	72908	SEBASTIAN	5131	YES
FORT SMITH	AR	72918	SEBASTIAN	5131	YES
HUNTINGTON	AR	72940	SEBASTIAN	5131	YES
LAVACA	AR	72941	SEBASTIAN	5131	YES
MANSFIELD	AR	72944	SEBASTIAN	5131	YES
FORT SMITH	AR	72904	SEBASTIAN	5131	YES
FORT SMITH	AR	72919	SEBASTIAN	5131	YES
HARTFORD	AR	72938	SEBASTIAN	5131	YES
FORT SMITH	AR	72903	SEBASTIAN	5131	YES
BRIGGSVILLE	AR	72828	YELL	5149	YES
HAVANA	AR	72842	YELL	5149	YES
DARDANELLE	AR	72834	YELL	5149	YES
PLAINVIEW	AR	72857	YELL	5149	YES
DANVILLE	AR	72833	YELL	5149	YES
ROVER	AR	72860	YELL	5149	YES
BLUFFTON	AR	72827	YELL	5149	YES
BELLEVILLE	AR	72824	YELL	5149	YES
OLA	AR	72853	YELL	5149	YES
GRAVELLY	AR	72838	YELL	5149	YES
CENTERVILLE	AR	72829	YELL	5149	YES