



**Announcement 2019- 07-22
FEMA Major Disaster Declaration
Update #1 for Missouri – 4451**

FEMA has issued a presidential disaster declaration for Missouri - 4451 designating **an end date**.

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 April 29, 2019 **to the incident end date of July 5, 2019**. 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*	Post-Closing/Pre-Endorsement: 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.



FEMA Major Disaster Declaration for Missouri

FEMA Disaster ID: 4451

Declared: 7/9/2019, 7/18,/2019

Incident Type: Severe Storms, Tornadoes, and Flooding

Incident Period: April 29, 2019 an end ate of July 5, 2019

Counties Eligible for Individual Assistance as of 7/9/2019: Andrew, Atchison, Boone, Buchanan, Carroll, Chariton, Cole, Greene, Holt, Jackson, Jasper, Lafayette, Lincoln, Livingston, Miller, Osage, Pike, Platte, Pulaski, St. Charles

City	State	Zip Code	County	FIPS	Individual
AMAZONIA	MO	64421	ANDREW	29003	YES
ROSENDALE	MO	64483	ANDREW	29003	YES
BOLCKOW	MO	64427	ANDREW	29003	YES
REA	MO	64480	ANDREW	29003	YES
HELENA	MO	64459	ANDREW	29003	YES
SAVANNAH	MO	64485	ANDREW	29003	YES
FILLMORE	MO	64449	ANDREW	29003	YES
COSBY	MO	64436	ANDREW	29003	YES
FAIRFAX	MO	64446	ATCHISON	29005	YES
ROCK PORT	MO	64482	ATCHISON	29005	YES
WATSON	MO	64496	ATCHISON	29005	YES
WESTBORO	MO	64498	ATCHISON	29005	YES
TARKIO	MO	64491	ATCHISON	29005	YES
ASHLAND	MO	65010	BOONE	29019	YES
STURGEON	MO	65284	BOONE	29019	YES
COLUMBIA	MO	65203	BOONE	29019	YES
HARRISBURG	MO	65256	BOONE	29019	YES
HARTSBURG	MO	65039	BOONE	29019	YES
COLUMBIA	MO	65217	BOONE	29019	YES
ROCHEPORT	MO	65279	BOONE	29019	YES
COLUMBIA	MO	65299	BOONE	29019	YES
HALLSVILLE	MO	65255	BOONE	29019	YES
COLUMBIA	MO	65211	BOONE	29019	YES
COLUMBIA	MO	65205	BOONE	29019	YES
COLUMBIA	MO	65202	BOONE	29019	YES
COLUMBIA	MO	65201	BOONE	29019	YES
COLUMBIA	MO	65218	BOONE	29019	YES
COLUMBIA	MO	65212	BOONE	29019	YES
COLUMBIA	MO	65215	BOONE	29019	YES
COLUMBIA	MO	65216	BOONE	29019	YES
CENTRALIA	MO	65240	BOONE	29019	YES
SAINT JOSEPH	MO	64502	BUCHANAN	29021	YES
SAINT JOSEPH	MO	64501	BUCHANAN	29021	YES
RUSHVILLE	MO	64484	BUCHANAN	29021	YES
DE KALB	MO	64440	BUCHANAN	29021	YES
AGENCY	MO	64401	BUCHANAN	29021	YES
SAINT JOSEPH	MO	64505	BUCHANAN	29021	YES



City	State	Zip Code	County	FIPS	Individual
EASTON	MO	64443	BUCHANAN	29021	YES
SAINT JOSEPH	MO	64506	BUCHANAN	29021	YES
SAINT JOSEPH	MO	64504	BUCHANAN	29021	YES
SAINT JOSEPH	MO	64508	BUCHANAN	29021	YES
GOWER	MO	64454	BUCHANAN	29021	YES
SAINT JOSEPH	MO	64507	BUCHANAN	29021	YES
FAUCETT	MO	64448	BUCHANAN	29021	YES
SAINT JOSEPH	MO	64503	BUCHANAN	29021	YES
STET	MO	64680	CARROLL	29033	YES
TINA	MO	64682	CARROLL	29033	YES
BOGARD	MO	64622	CARROLL	29033	YES
DE WITT	MO	64639	CARROLL	29033	YES
NORBORNE	MO	64668	CARROLL	29033	YES
CARROLLTON	MO	64633	CARROLL	29033	YES
HALE	MO	64643	CARROLL	29033	YES
BOSWORTH	MO	64623	CARROLL	29033	YES
MENDON	MO	64660	CHARITON	29041	YES
DALTON	MO	65246	CHARITON	29041	YES
SALISBURY	MO	65281	CHARITON	29041	YES
KEYTESVILLE	MO	65261	CHARITON	29041	YES
ROTHVILLE	MO	64676	CHARITON	29041	YES
TRIPLETT	MO	65286	CHARITON	29041	YES
BRUNSWICK	MO	65236	CHARITON	29041	YES
CENTERTOWN	MO	65023	COLE	29051	YES
JEFFERSON CITY	MO	65106	COLE	29051	YES
JEFFERSON CITY	MO	65107	COLE	29051	YES
JEFFERSON CITY	MO	65109	COLE	29051	YES
JEFFERSON CITY	MO	65105	COLE	29051	YES
JEFFERSON CITY	MO	65101	COLE	29051	YES
EUGENE	MO	65032	COLE	29051	YES
JEFFERSON CITY	MO	65104	COLE	29051	YES
JEFFERSON CITY	MO	65110	COLE	29051	YES
JEFFERSON CITY	MO	65111	COLE	29051	YES
RUSSELLVILLE	MO	65074	COLE	29051	YES
SAINT THOMAS	MO	65076	COLE	29051	YES
JEFFERSON CITY	MO	65102	COLE	29051	YES
JEFFERSON CITY	MO	65103	COLE	29051	YES
LOHMAN	MO	65053	COLE	29051	YES
HENLEY	MO	65040	COLE	29051	YES
JEFFERSON CITY	MO	65108	COLE	29051	YES
SPRINGFIELD	MO	65801	GREENE	29077	YES
SPRINGFIELD	MO	65814	GREENE	29077	YES
SPRINGFIELD	MO	65897	GREENE	29077	YES
SPRINGFIELD	MO	65898	GREENE	29077	YES
STRAFFORD	MO	65757	GREENE	29077	YES
SPRINGFIELD	MO	65808	GREENE	29077	YES
SPRINGFIELD	MO	65809	GREENE	29077	YES
SPRINGFIELD	MO	65817	GREENE	29077	YES
SPRINGFIELD	MO	65810	GREENE	29077	YES
SPRINGFIELD	MO	65890	GREENE	29077	YES
ASH GROVE	MO	65604	GREENE	29077	YES



City	State	Zip Code	County	FIPS	Individual
WILLARD	MO	65781	GREENE	29077	YES
SPRINGFIELD	MO	65803	GREENE	29077	YES
SPRINGFIELD	MO	65804	GREENE	29077	YES
SPRINGFIELD	MO	65806	GREENE	29077	YES
BOIS D ARC	MO	65612	GREENE	29077	YES
FAIR GROVE	MO	65648	GREENE	29077	YES
PLEASANT HOPE	MO	65725	GREENE	29077	YES
SPRINGFIELD	MO	65899	GREENE	29077	YES
REPUBLIC	MO	65738	GREENE	29077	YES
WALNUT GROVE	MO	65770	GREENE	29077	YES
SPRINGFIELD	MO	65805	GREENE	29077	YES
SPRINGFIELD	MO	65807	GREENE	29077	YES
TURNERS	MO	65765	GREENE	29077	YES
SPRINGFIELD	MO	65802	GREENE	29077	YES
BROOKLINE	MO	65619	GREENE	29077	YES
CRAIG	MO	64437	HOLT	29087	YES
MAITLAND	MO	64466	HOLT	29087	YES
MOUND CITY	MO	64470	HOLT	29087	YES
FOREST CITY	MO	64451	HOLT	29087	YES
OREGON	MO	64473	HOLT	29087	YES
KANSAS CITY	MO	64192	JACKSON	29095	YES
BLUE SPRINGS	MO	64015	JACKSON	29095	YES
INDEPENDENCE	MO	64057	JACKSON	29095	YES
LEES SUMMIT	MO	64063	JACKSON	29095	YES
LEES SUMMIT	MO	64082	JACKSON	29095	YES
KANSAS CITY	MO	64109	JACKSON	29095	YES
KANSAS CITY	MO	64111	JACKSON	29095	YES
KANSAS CITY	MO	64125	JACKSON	29095	YES
KANSAS CITY	MO	64128	JACKSON	29095	YES
KANSAS CITY	MO	64139	JACKSON	29095	YES
KANSAS CITY	MO	64197	JACKSON	29095	YES
INDEPENDENCE	MO	64055	JACKSON	29095	YES
KANSAS CITY	MO	64102	JACKSON	29095	YES
KANSAS CITY	MO	64106	JACKSON	29095	YES
KANSAS CITY	MO	64113	JACKSON	29095	YES
KANSAS CITY	MO	64141	JACKSON	29095	YES
KANSAS CITY	MO	64196	JACKSON	29095	YES
GRANDVIEW	MO	64030	JACKSON	29095	YES
INDEPENDENCE	MO	64054	JACKSON	29095	YES
LONE JACK	MO	64070	JACKSON	29095	YES
OAK GROVE	MO	64075	JACKSON	29095	YES
KANSAS CITY	MO	64105	JACKSON	29095	YES
KANSAS CITY	MO	64108	JACKSON	29095	YES
KANSAS CITY	MO	64112	JACKSON	29095	YES
KANSAS CITY	MO	64133	JACKSON	29095	YES
KANSAS CITY	MO	64136	JACKSON	29095	YES
KANSAS CITY	MO	64137	JACKSON	29095	YES
KANSAS CITY	MO	64138	JACKSON	29095	YES
KANSAS CITY	MO	64199	JACKSON	29095	YES
KANSAS CITY	MO	64142	JACKSON	29095	YES
KANSAS CITY	MO	64999	JACKSON	29095	YES



City	State	Zip Code	County	FIPS	Individual
BLUE SPRINGS	MO	64013	JACKSON	29095	YES
LEES SUMMIT	MO	64064	JACKSON	29095	YES
KANSAS CITY	MO	64114	JACKSON	29095	YES
KANSAS CITY	MO	64120	JACKSON	29095	YES
KANSAS CITY	MO	64123	JACKSON	29095	YES
LEES SUMMIT	MO	64065	JACKSON	29095	YES
KANSAS CITY	MO	64172	JACKSON	29095	YES
KANSAS CITY	MO	64179	JACKSON	29095	YES
KANSAS CITY	MO	64170	JACKSON	29095	YES
BUCKNER	MO	64016	JACKSON	29095	YES
INDEPENDENCE	MO	64058	JACKSON	29095	YES
SIBLEY	MO	64088	JACKSON	29095	YES
KANSAS CITY	MO	64110	JACKSON	29095	YES
KANSAS CITY	MO	64126	JACKSON	29095	YES
KANSAS CITY	MO	64130	JACKSON	29095	YES
KANSAS CITY	MO	64147	JACKSON	29095	YES
KANSAS CITY	MO	64180	JACKSON	29095	YES
KANSAS CITY	MO	64944	JACKSON	29095	YES
BLUE SPRINGS	MO	64014	JACKSON	29095	YES
INDEPENDENCE	MO	64053	JACKSON	29095	YES
LEES SUMMIT	MO	64086	JACKSON	29095	YES
KANSAS CITY	MO	64127	JACKSON	29095	YES
KANSAS CITY	MO	64132	JACKSON	29095	YES
KANSAS CITY	MO	64134	JACKSON	29095	YES
KANSAS CITY	MO	64194	JACKSON	29095	YES
KANSAS CITY	MO	64187	JACKSON	29095	YES
GRAIN VALLEY	MO	64029	JACKSON	29095	YES
INDEPENDENCE	MO	64051	JACKSON	29095	YES
INDEPENDENCE	MO	64052	JACKSON	29095	YES
LEVASY	MO	64066	JACKSON	29095	YES
KANSAS CITY	MO	64101	JACKSON	29095	YES
KANSAS CITY	MO	64129	JACKSON	29095	YES
KANSAS CITY	MO	64149	JACKSON	29095	YES
KANSAS CITY	MO	64171	JACKSON	29095	YES
KANSAS CITY	MO	64193	JACKSON	29095	YES
KANSAS CITY	MO	64183	JACKSON	29095	YES
KANSAS CITY	MO	64198	JACKSON	29095	YES
KANSAS CITY	MO	64184	JACKSON	29095	YES
KANSAS CITY	MO	64185	JACKSON	29095	YES
GREENWOOD	MO	64034	JACKSON	29095	YES
INDEPENDENCE	MO	64050	JACKSON	29095	YES
INDEPENDENCE	MO	64056	JACKSON	29095	YES
LEES SUMMIT	MO	64081	JACKSON	29095	YES
KANSAS CITY	MO	64121	JACKSON	29095	YES
KANSAS CITY	MO	64124	JACKSON	29095	YES
KANSAS CITY	MO	64131	JACKSON	29095	YES
KANSAS CITY	MO	64148	JACKSON	29095	YES
KANSAS CITY	MO	64145	JACKSON	29095	YES
KANSAS CITY	MO	64146	JACKSON	29095	YES
KANSAS CITY	MO	64191	JACKSON	29095	YES
JOPLIN	MO	64802	JASPER	29097	YES



City	State	Zip Code	County	FIPS	Individual
WEBB CITY	MO	64870	JASPER	29097	YES
DUENWEG	MO	64841	JASPER	29097	YES
SARCOXIE	MO	64862	JASPER	29097	YES
JOPLIN	MO	64801	JASPER	29097	YES
CARL JUNCTION	MO	64834	JASPER	29097	YES
NECK CITY	MO	64849	JASPER	29097	YES
WACO	MO	64869	JASPER	29097	YES
JASPER	MO	64755	JASPER	29097	YES
JOPLIN	MO	64804	JASPER	29097	YES
AVILLA	MO	64833	JASPER	29097	YES
JOPLIN	MO	64803	JASPER	29097	YES
CARTERVILLE	MO	64835	JASPER	29097	YES
ORONOGO	MO	64855	JASPER	29097	YES
ALBA	MO	64830	JASPER	29097	YES
PURCELL	MO	64857	JASPER	29097	YES
REEDS	MO	64859	JASPER	29097	YES
CARTHAGE	MO	64836	JASPER	29097	YES
MAYVIEW	MO	64071	LAFAYETTE	29107	YES
ALMA	MO	64001	LAFAYETTE	29107	YES
EMMA	MO	65327	LAFAYETTE	29107	YES
WAVERLY	MO	64096	LAFAYETTE	29107	YES
LEXINGTON	MO	64067	LAFAYETTE	29107	YES
CORDER	MO	64021	LAFAYETTE	29107	YES
NAPOLEON	MO	64074	LAFAYETTE	29107	YES
WELLINGTON	MO	64097	LAFAYETTE	29107	YES
BATES CITY	MO	64011	LAFAYETTE	29107	YES
CONCORDIA	MO	64020	LAFAYETTE	29107	YES
HIGGINSVILLE	MO	64037	LAFAYETTE	29107	YES
ODESSA	MO	64076	LAFAYETTE	29107	YES
DOVER	MO	64022	LAFAYETTE	29107	YES
WINFIELD	MO	63389	LINCOLN	29113	YES
TROY	MO	63379	LINCOLN	29113	YES
MOSCOW MILLS	MO	63362	LINCOLN	29113	YES
HAWK POINT	MO	63349	LINCOLN	29113	YES
ELSBERRY	MO	63343	LINCOLN	29113	YES
SILEX	MO	63377	LINCOLN	29113	YES
OLNEY	MO	63370	LINCOLN	29113	YES
FOLEY	MO	63347	LINCOLN	29113	YES
OLD MONROE	MO	63369	LINCOLN	29113	YES
WHITESIDE	MO	63387	LINCOLN	29113	YES
CHILLICOTHE	MO	64601	LIVINGSTON	29117	YES
WHEELING	MO	64688	LIVINGSTON	29117	YES
CHULA	MO	64635	LIVINGSTON	29117	YES
MOORESVILLE	MO	64664	LIVINGSTON	29117	YES
UTICA	MO	64686	LIVINGSTON	29117	YES
DAWN	MO	64638	LIVINGSTON	29117	YES
LUDLOW	MO	64656	LIVINGSTON	29117	YES
KAISER	MO	65047	MILLER	29131	YES
OLEAN	MO	65064	MILLER	29131	YES
ELDON	MO	65026	MILLER	29131	YES
SAINT ELIZABETH	MO	65075	MILLER	29131	YES



City	State	Zip Code	County	FIPS	Individual
IBERIA	MO	65486	MILLER	29131	YES
TUSCUMBIA	MO	65082	MILLER	29131	YES
BRUMLEY	MO	65017	MILLER	29131	YES
ETTERVILLE	MO	65031	MILLER	29131	YES
ULMAN	MO	65083	MILLER	29131	YES
BONNOTS MILL	MO	65016	OSAGE	29151	YES
KOELTZTOWN	MO	65048	OSAGE	29151	YES
LOOSE CREEK	MO	65054	OSAGE	29151	YES
FREEBURG	MO	65035	OSAGE	29151	YES
ARGYLE	MO	65001	OSAGE	29151	YES
LINN	MO	65051	OSAGE	29151	YES
WESTPHALIA	MO	65085	OSAGE	29151	YES
CHAMOIS	MO	65024	OSAGE	29151	YES
BOWLING GREEN	MO	63334	PIKE	29163	YES
LOUISIANA	MO	63353	PIKE	29163	YES
CURRYVILLE	MO	63339	PIKE	29163	YES
ANNADA	MO	63330	PIKE	29163	YES
FRANKFORD	MO	63441	PIKE	29163	YES
MIDDLETOWN	MO	63359	PIKE	29163	YES
CLARKSVILLE	MO	63336	PIKE	29163	YES
EOLIA	MO	63344	PIKE	29163	YES
ASHBURN	MO	63433	PIKE	29163	YES
KANSAS CITY	MO	64195	PLATTE	29165	YES
KANSAS CITY	MO	64163	PLATTE	29165	YES
KANSAS CITY	MO	64154	PLATTE	29165	YES
WALDRON	MO	64092	PLATTE	29165	YES
EDGERTON	MO	64444	PLATTE	29165	YES
DEARBORN	MO	64439	PLATTE	29165	YES
KANSAS CITY	MO	64153	PLATTE	29165	YES
FARLEY	MO	64028	PLATTE	29165	YES
KANSAS CITY	MO	64151	PLATTE	29165	YES
KANSAS CITY	MO	64168	PLATTE	29165	YES
KANSAS CITY	MO	64164	PLATTE	29165	YES
PLATTE CITY	MO	64079	PLATTE	29165	YES
KANSAS CITY	MO	64152	PLATTE	29165	YES
CAMDEN POINT	MO	64018	PLATTE	29165	YES
KANSAS CITY	MO	64190	PLATTE	29165	YES
RIVERSIDE	MO	64150	PLATTE	29165	YES
WESTON	MO	64098	PLATTE	29165	YES
DIXON	MO	65459	PULASKI	29169	YES
RICHLAND	MO	65556	PULASKI	29169	YES
SAINT ROBERT	MO	65584	PULASKI	29169	YES
FORT LEONARD WOOD	MO	65473	PULASKI	29169	YES
LAQUEY	MO	65534	PULASKI	29169	YES
CROCKER	MO	65452	PULASKI	29169	YES
WAYNESVILLE	MO	65583	PULASKI	29169	YES
DEVILS ELBOW	MO	65457	PULASKI	29169	YES
SWEDEBORG	MO	65572	PULASKI	29169	YES
SAINT PETERS	MO	63376	ST. CHARLES	29183	YES
DEFIANCE	MO	63341	ST. CHARLES	29183	YES
SAINT CHARLES	MO	63304	ST. CHARLES	29183	YES



City	State	Zip Code	County	FIPS	Individual
NEW MELLE	MO	63365	ST. CHARLES	29183	YES
FORISTELL	MO	63348	ST. CHARLES	29183	YES
AUGUSTA	MO	63332	ST. CHARLES	29183	YES
LAKE SAINT LOUIS	MO	63367	ST. CHARLES	29183	YES
PORTAGE DES SIOUX	MO	63373	ST. CHARLES	29183	YES
SAINT CHARLES	MO	63302	ST. CHARLES	29183	YES
FLINTHILL	MO	63346	ST. CHARLES	29183	YES
O FALLON	MO	63366	ST. CHARLES	29183	YES
O FALLON	MO	63368	ST. CHARLES	29183	YES
WENTZVILLE	MO	63385	ST. CHARLES	29183	YES
WEST ALTON	MO	63386	ST. CHARLES	29183	YES
SAINT CHARLES	MO	63301	ST. CHARLES	29183	YES
COTTLEVILLE	MO	63338	ST. CHARLES	29183	YES
SAINT CHARLES	MO	63303	ST. CHARLES	29183	YES