



**Announcement 2018-11-20
FEMA Major Disaster Declaration
Update 4 for Georgia – 4400**

FEMA has issued an updated presidential disaster declaration for Georgia – 4400 designating additional counties as eligible for **public assistance and only applies to iQM loans** and provided an end date of October 23, 2018.

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 *October 9, 2018 – October 23, 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 Georgia

FEMA Disaster ID: 4400

Declared: 10/14/2418, Updated 10/17/18, Updated 10/25/2018, Update 11/01/2018, **Update 11/20/2018**

Incident Type: Hurricane Michael

Incident Period: **10/9/2018 - 10/23/2018**

Counties Eligible for Public Assistance as of 10/14/2018 Baker, Bleckley, Burke, Calhoun, Colquitt, Crisp, Decatur, Dodge, Dooly, Dougherty, Early, Emanuel, Grady, Houston, Jefferson, Jenkins, Johnson, Laurens, Lee, Macon, Miller, Mitchell, Pulaski, Seminole, Sumter, Terrell, Thomas, Treutlen, Turner, Wilcox, Worth

Counties Eligible for Individual Assistance as of 10/14/2018 Baker, Decatur, Dougherty, Early, Miller, Seminole

Counties Eligible for Individual Assistance as of 10/17/2018 Crisp, Grady, Lee, Mitchell, Terrell, Thomas, Worth

Counties Eligible for Individual Assistance as of 10/25/2018 Calhoun, Clay, Laurens, Randolph, Sumter, Tift, Turner

Counties Eligible for Public Assistance as of 11/01/2018 Appling, Atkinson, Bacon, Ben Hill, Berrien, Brooks, Bulloch, Candler, Chattahoochee, Coffee, Cook, Crawford, Echols, Evans, Glascock, Irwin, Jeff Davis, Jones, Marion, Peach, Putnam, Quitman, Schley, Screven, Stewart, Toombs, Twiggs, Washington, Webster, Wheeler, Wilkinson

Counties Eligible for Public Assistance as of 11/07/2018 **Montgomery, Telfair**

City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
SURRENCY	GA	31563	APPLING	13001	NO	YES
BAXLEY	GA	31513	APPLING	13001	NO	YES
BAXLEY	GA	31515	APPLING	13001	NO	YES
BRISTOL	GA	31518	APPLING	13001	NO	YES
WILLACOOCHEE	GA	31650	ATKINSON	13003	NO	YES
AXSON	GA	31624	ATKINSON	13003	NO	YES
PEARSON	GA	31642	ATKINSON	13003	NO	YES
ALMA	GA	31510	BACON	13005	NO	YES
NEWTON	GA	31770	BAKER	13007	YES	YES
NEWTON	GA	39870	BAKER	13007	YES	YES
FITZGERALD	GA	31750	BEN HILL	13017	NO	YES
ENIGMA	GA	31749	BERRIEN	13019	NO	YES
RAY CITY	GA	31645	BERRIEN	13019	NO	YES
ALAPAHA	GA	31622	BERRIEN	13019	NO	YES
NASHVILLE	GA	31639	BERRIEN	13019	NO	YES
COCHRAN	GA	31014	BLECKLEY	13023	NO	YES
BARWICK	GA	31720	BROOKS	13027	NO	YES
DIXIE	GA	31629	BROOKS	13027	NO	YES
MORVEN	GA	31638	BROOKS	13027	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
BARNEY	GA	31625	BROOKS	13027	NO	YES
QUITMAN	GA	31643	BROOKS	13027	NO	YES
PAVO	GA	31778	BROOKS	13027	NO	YES
STATESBORO	GA	30458	BULLOCH	13031	NO	YES
REGISTER	GA	30452	BULLOCH	13031	NO	YES
STATESBORO	GA	30460	BULLOCH	13031	NO	YES
STATESBORO	GA	30459	BULLOCH	13031	NO	YES
BROOKLET	GA	30415	BULLOCH	13031	NO	YES
PORTAL	GA	30450	BULLOCH	13031	NO	YES
STATESBORO	GA	30461	BULLOCH	13031	NO	YES
GARFIELD	GA	30425	BULLOCH	13031	NO	YES
KEYSVILLE	GA	30816	BURKE	13033	NO	YES
GOUGH	GA	30811	BURKE	13033	NO	YES
BLYTHE	GA	30805	BURKE	13033	NO	YES
MIDVILLE	GA	30441	BURKE	13033	NO	YES
WAYNESBORO	GA	30830	BURKE	13033	NO	YES
SARDIS	GA	30456	BURKE	13033	NO	YES
GIRARD	GA	30426	BURKE	13033	NO	YES
LEARY	GA	31762	CALHOUN	13037	YES	YES
EDISON	GA	39846	CALHOUN	13037	YES	YES
EDISON	GA	31746	CALHOUN	13037	YES	YES
ARLINGTON	GA	39813	CALHOUN	13037	YES	YES
ARLINGTON	GA	31713	CALHOUN	13037	YES	YES
LEARY	GA	39862	CALHOUN	13037	YES	YES
MORGAN	GA	39866	CALHOUN	13037	YES	YES
MORGAN	GA	31766	CALHOUN	13037	YES	YES
PULASKI	GA	30451	CANDLER	13043	NO	YES
METTER	GA	30439	CANDLER	13043	NO	YES
FORT BENNING	GA	31905	CHATTAHOOCHEE	13053	NO	YES
CUSSETA	GA	31805	CHATTAHOOCHEE	13053	NO	YES
FORT GAINES	GA	31751	CLAY	13061	YES	YES
FORT GAINES	GA	39851	CLAY	13061	YES	YES
BLUFFTON	GA	31724	CLAY	13061	YES	YES
NICHOLLS	GA	31554	COFFEE	13069	NO	YES
BROXTON	GA	31519	COFFEE	13069	NO	YES
DOUGLAS	GA	31535	COFFEE	13069	NO	YES
DOUGLAS	GA	31533	COFFEE	13069	NO	YES
AMBROSE	GA	31512	COFFEE	13069	NO	YES
DOUGLAS	GA	31534	COFFEE	13069	NO	YES
OMEGA	GA	31775	COLQUITT	13071	NO	YES
FUNSTON	GA	31753	COLQUITT	13071	NO	YES
HARTSFIELD	GA	31756	COLQUITT	13071	NO	YES
MOULTRIE	GA	31788	COLQUITT	13071	NO	YES
MOULTRIE	GA	31776	COLQUITT	13071	NO	YES
BERLIN	GA	31722	COLQUITT	13071	NO	YES
NORMAN PARK	GA	31771	COLQUITT	13071	NO	YES
MOULTRIE	GA	31768	COLQUITT	13071	NO	YES
ELLENTON	GA	31747	COLQUITT	13071	NO	YES
DOERUN	GA	31744	COLQUITT	13071	NO	YES
LENOX	GA	31637	COOK	13075	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
ADEL	GA	31620	COOK	13075	NO	YES
CECIL	GA	31627	COOK	13075	NO	YES
SPARKS	GA	31647	COOK	13075	NO	YES
MUSELLA	GA	31066	CRAWFORD	13079	NO	YES
KNOXVILLE	GA	31050	CRAWFORD	13079	NO	YES
ROBERTA	GA	31078	CRAWFORD	13079	NO	YES
ARABI	GA	31712	CRISP	13081	YES	YES
CORDELE	GA	31010	CRISP	13081	YES	YES
CORDELE	GA	31015	CRISP	13081	YES	YES
FOWLSTOWN	GA	39852	DECATUR	13087	YES	YES
ATTAPULGUS	GA	31715	DECATUR	13087	YES	YES
BAINBRIDGE	GA	39817	DECATUR	13087	YES	YES
BRINSON	GA	31725	DECATUR	13087	YES	YES
CLIMAX	GA	31734	DECATUR	13087	YES	YES
BAINBRIDGE	GA	31718	DECATUR	13087	YES	YES
BAINBRIDGE	GA	39819	DECATUR	13087	YES	YES
BAINBRIDGE	GA	31717	DECATUR	13087	YES	YES
FOWLSTOWN	GA	31752	DECATUR	13087	YES	YES
ATTAPULGUS	GA	39815	DECATUR	13087	YES	YES
BAINBRIDGE	GA	39818	DECATUR	13087	YES	YES
CLIMAX	GA	39834	DECATUR	13087	YES	YES
BRINSON	GA	39825	DECATUR	13087	YES	YES
CHAUNCEY	GA	31011	DODGE	13091	NO	YES
MC RAE HELENA	GA	31037	DODGE	13091	NO	YES
CHESTER	GA	31012	DODGE	13091	NO	YES
RHINE	GA	31077	DODGE	13091	NO	YES
MILAN	GA	31060	DODGE	13091	NO	YES
EASTMAN	GA	31023	DODGE	13091	NO	YES
LILLY	GA	31051	DOOLY	13093	NO	YES
MONTEZUMA	GA	31063	DOOLY	13093	NO	YES
UNADILLA	GA	31091	DOOLY	13093	NO	YES
PINEHURST	GA	31070	DOOLY	13093	NO	YES
VIENNA	GA	31092	DOOLY	13093	NO	YES
BYROMVILLE	GA	31007	DOOLY	13093	NO	YES
ALBANY	GA	31701	DOUGHERTY	13095	YES	YES
ALBANY	GA	31706	DOUGHERTY	13095	YES	YES
ALBANY	GA	31702	DOUGHERTY	13095	YES	YES
ALBANY	GA	31704	DOUGHERTY	13095	YES	YES
ALBANY	GA	31708	DOUGHERTY	13095	YES	YES
ALBANY	GA	31703	DOUGHERTY	13095	YES	YES
ALBANY	GA	31705	DOUGHERTY	13095	YES	YES
PUTNEY	GA	31782	DOUGHERTY	13095	YES	YES
ALBANY	GA	31707	DOUGHERTY	13095	YES	YES
ALBANY	GA	31721	DOUGHERTY	13095	YES	YES
JAKIN	GA	31761	EARLY	13099	YES	YES
BLUFFTON	GA	39824	EARLY	13099	YES	YES
DAMASCUS	GA	31741	EARLY	13099	YES	YES
DAMASCUS	GA	39841	EARLY	13099	YES	YES
BLAKELY	GA	39823	EARLY	13099	YES	YES
CEDAR SPRINGS	GA	31732	EARLY	13099	YES	YES



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BLAKELY	GA	31723	EARLY	13099	YES	YES
JAKIN	GA	39861	EARLY	13099	YES	YES
CEDAR SPRINGS	GA	39832	EARLY	13099	YES	YES
STATENVILLE	GA	31648	ECHOLS	13101	NO	YES
STILLMORE	GA	30464	EMANUEL	13107	NO	YES
SWAINSBORO	GA	30401	EMANUEL	13107	NO	YES
TWIN CITY	GA	30471	EMANUEL	13107	NO	YES
NORRISTOWN	GA	30447	EMANUEL	13107	NO	YES
NUNEZ	GA	30448	EMANUEL	13107	NO	YES
CLAXTON	GA	30417	EVANS	13109	NO	YES
DAISY	GA	30423	EVANS	13109	NO	YES
BELLVILLE	GA	30414	EVANS	13109	NO	YES
HAGAN	GA	30429	EVANS	13109	NO	YES
GIBSON	GA	30810	GLASCOCK	13125	NO	YES
MITCHELL	GA	30820	GLASCOCK	13125	NO	YES
WHIGHAM	GA	39897	GRADY	13131	YES	YES
CALVARY	GA	31729	GRADY	13131	YES	YES
CALVARY	GA	39829	GRADY	13131	YES	YES
CAIRO	GA	31728	GRADY	13131	YES	YES
CAIRO	GA	39827	GRADY	13131	YES	YES
CAIRO	GA	39828	GRADY	13131	YES	YES
WHIGHAM	GA	31797	GRADY	13131	YES	YES
PERRY	GA	31069	HOUSTON	13153	NO	YES
WARNER ROBINS	GA	31088	HOUSTON	13153	NO	YES
ELKO	GA	31025	HOUSTON	13153	NO	YES
WARNER ROBINS	GA	31093	HOUSTON	13153	NO	YES
BONAIRE	GA	31005	HOUSTON	13153	NO	YES
WARNER ROBINS	GA	31098	HOUSTON	13153	NO	YES
WARNER ROBINS	GA	31099	HOUSTON	13153	NO	YES
KATHLEEN	GA	31047	HOUSTON	13153	NO	YES
WARNER ROBINS	GA	31095	HOUSTON	13153	NO	YES
CLINCHFIELD	GA	31013	HOUSTON	13153	NO	YES
CENTERVILLE	GA	31028	HOUSTON	13153	NO	YES
WRAY	GA	31798	IRWIN	13155	NO	YES
MYSTIC	GA	31769	IRWIN	13155	NO	YES
IRWINVILLE	GA	31760	IRWIN	13155	NO	YES
OCILLA	GA	31774	IRWIN	13155	NO	YES
WEST GREEN	GA	31567	JEFF DAVIS	13161	NO	YES
DENTON	GA	31532	JEFF DAVIS	13161	NO	YES
HAZLEHURST	GA	31539	JEFF DAVIS	13161	NO	YES
STAPLETON	GA	30823	JEFFERSON	13163	NO	YES
BARTOW	GA	30413	JEFFERSON	13163	NO	YES
WRENS	GA	30833	JEFFERSON	13163	NO	YES
AVERA	GA	30803	JEFFERSON	13163	NO	YES
WADLEY	GA	30477	JEFFERSON	13163	NO	YES
LOUISVILLE	GA	30434	JEFFERSON	13163	NO	YES
MATTHEWS	GA	30818	JEFFERSON	13163	NO	YES
MILLEN	GA	30442	JENKINS	13165	NO	YES
PERKINS	GA	30822	JENKINS	13165	NO	YES
ADRIAN	GA	31002	JOHNSON	13167	NO	YES



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KITE	GA	31049	JOHNSON	13167	NO	YES
WRIGHTSVILLE	GA	31096	JOHNSON	13167	NO	YES
HADDOCK	GA	31033	JONES	13169	NO	YES
GRAY	GA	31032	JONES	13169	NO	YES
ROCKLEDGE	GA	30454	LAURENS	13175	YES	YES
DUBLIN	GA	31040	LAURENS	13175	YES	YES
DUBLIN	GA	31021	LAURENS	13175	YES	YES
DEXTER	GA	31019	LAURENS	13175	YES	YES
RENTZ	GA	31075	LAURENS	13175	YES	YES
CADWELL	GA	31009	LAURENS	13175	YES	YES
MONTROSE	GA	31065	LAURENS	13175	YES	YES
DUDLEY	GA	31022	LAURENS	13175	YES	YES
EAST DUBLIN	GA	31027	LAURENS	13175	YES	YES
SMITHVILLE	GA	31787	LEE	13177	YES	YES
LEESBURG	GA	31763	LEE	13177	YES	YES
IDEAL	GA	31041	MACON	13193	NO	YES
MARSHALLVILLE	GA	31057	MACON	13193	NO	YES
ANDERSONVILLE	GA	31711	MACON	13193	NO	YES
OGLETHORPE	GA	31068	MACON	13193	NO	YES
BUENA VISTA	GA	31803	MARION	13197	NO	YES
MAUK	GA	31058	MARION	13197	NO	YES
COLQUITT	GA	39837	MILLER	13201	YES	YES
COLQUITT	GA	31737	MILLER	13201	YES	YES
COTTON	GA	31739	MITCHELL	13205	YES	YES
CAMILLA	GA	31730	MITCHELL	13205	YES	YES
SALE CITY	GA	31784	MITCHELL	13205	YES	YES
PELHAM	GA	31779	MITCHELL	13205	YES	YES
BACONTON	GA	31716	MITCHELL	13205	YES	YES
MOUNT VERNON	GA	30445	MONTGOMERY	13209	NO	YES
ALSTON	GA	30412	MONTGOMERY	13209	NO	YES
AILEY	GA	30410	MONTGOMERY	13209	NO	YES
BYRON	GA	31008	PEACH	13225	NO	YES
FORT VALLEY	GA	31030	PEACH	13225	NO	YES
HAWKINSVILLE	GA	31036	PULASKI	13235	NO	YES
EATONTON	GA	31026	PUTNAM	13237	NO	YES
EATONTON	GA	31024	PUTNAM	13237	NO	YES
GEORGETOWN	GA	31754	QUITMAN	13239	NO	YES
GEORGETOWN	GA	39854	QUITMAN	13239	NO	YES
MORRIS	GA	31767	QUITMAN	13239	NO	YES
MORRIS	GA	39867	QUITMAN	13239	NO	YES
CUTHBERT	GA	31740	RANDOLPH	13243	YES	YES
CUTHBERT	GA	39840	RANDOLPH	13243	YES	YES
SHELLMAN	GA	39886	RANDOLPH	13243	YES	YES
SHELLMAN	GA	31786	RANDOLPH	13243	YES	YES
COLEMAN	GA	31736	RANDOLPH	13243	YES	YES
COLEMAN	GA	39836	RANDOLPH	13243	YES	YES
ELLAVILLE	GA	31806	SCHLEY	13249	NO	YES
SYLVANIA	GA	30467	SCREVEN	13251	NO	YES
NEWINGTON	GA	30446	SCREVEN	13251	NO	YES
ROCKY FORD	GA	30455	SCREVEN	13251	NO	YES



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DOVER	GA	30424	SCREVEN	13251	NO	YES
OLIVER	GA	30449	SCREVEN	13251	NO	YES
DONALSONVILLE	GA	31745	SEMINOLE	13253	YES	YES
IRON CITY	GA	31759	SEMINOLE	13253	YES	YES
DONALSONVILLE	GA	39845	SEMINOLE	13253	YES	YES
IRON CITY	GA	39859	SEMINOLE	13253	YES	YES
OMAHA	GA	31821	STEWART	13259	NO	YES
LUMPKIN	GA	31815	STEWART	13259	NO	YES
LOUVALE	GA	31814	STEWART	13259	NO	YES
DE SOTO	GA	31743	SUMTER	13261	YES	YES
PLAINS	GA	31780	SUMTER	13261	YES	YES
AMERICUS	GA	31719	SUMTER	13261	YES	YES
AMERICUS	GA	31709	SUMTER	13261	YES	YES
AMERICUS	GA	31710	SUMTER	13261	YES	YES
LESLIE	GA	31764	SUMTER	13261	YES	YES
COBB	GA	31735	SUMTER	13261	YES	YES
JACKSONVILLE	GA	31544	TELFAIR	13271	NO	YES
LUMBER CITY	GA	31549	TELFAIR	13271	NO	YES
MC RAE HELENA	GA	31055	TELFAIR	13271	NO	YES
SCOTLAND	GA	31083	TELFAIR	13271	NO	YES
SASSER	GA	31785	TERRELL	13273	YES	YES
BRONWOOD	GA	39826	TERRELL	13273	YES	YES
BRONWOOD	GA	31726	TERRELL	13273	YES	YES
PARROTT	GA	31777	TERRELL	13273	YES	YES
DAWSON	GA	31742	TERRELL	13273	YES	YES
SASSER	GA	39885	TERRELL	13273	YES	YES
DAWSON	GA	39842	TERRELL	13273	YES	YES
THOMASVILLE	GA	31758	THOMAS	13275	YES	YES
OCHLOCKNEE	GA	31773	THOMAS	13275	YES	YES
MEIGS	GA	31765	THOMAS	13275	YES	YES
THOMASVILLE	GA	31757	THOMAS	13275	YES	YES
BOSTON	GA	31626	THOMAS	13275	YES	YES
COOLIDGE	GA	31738	THOMAS	13275	YES	YES
THOMASVILLE	GA	31799	THOMAS	13275	YES	YES
THOMASVILLE	GA	31792	THOMAS	13275	YES	YES
TIFTON	GA	31793	TIFT	13277	YES	YES
CHULA	GA	31733	TIFT	13277	YES	YES
BROOKFIELD	GA	31727	TIFT	13277	YES	YES
TIFTON	GA	31794	TIFT	13277	YES	YES
UVALDA	GA	30473	TOOMBS	13279	NO	YES
LYONS	GA	30436	TOOMBS	13279	NO	YES
VIDALIA	GA	30474	TOOMBS	13279	NO	YES
VIDALIA	GA	30475	TOOMBS	13279	NO	YES
TARRYTOWN	GA	30470	TREUTLEN	13283	NO	YES
SOPERTON	GA	30457	TREUTLEN	13283	NO	YES
ASHBURN	GA	31714	TURNER	13287	YES	YES
SYCAMORE	GA	31790	TURNER	13287	YES	YES
REBECCA	GA	31783	TURNER	13287	YES	YES
JEFFERSONVILLE	GA	31044	TWIGGS	13289	NO	YES
DRY BRANCH	GA	31020	TWIGGS	13289	NO	YES



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DANVILLE	GA	31017	TWIGGS	13289	NO	YES
DAVISBORO	GA	31018	WASHINGTON	13303	NO	YES
SANDERSVILLE	GA	31082	WASHINGTON	13303	NO	YES
TENNILLE	GA	31089	WASHINGTON	13303	NO	YES
WARTHEN	GA	31094	WASHINGTON	13303	NO	YES
OCONEE	GA	31067	WASHINGTON	13303	NO	YES
HARRISON	GA	31035	WASHINGTON	13303	NO	YES
PARROTT	GA	39877	WEBSTER	13307	NO	YES
RICHLAND	GA	31825	WEBSTER	13307	NO	YES
PRESTON	GA	31824	WEBSTER	13307	NO	YES
WESTON	GA	31832	WEBSTER	13307	NO	YES
GLENWOOD	GA	30428	WHEELER	13309	NO	YES
ALAMO	GA	30411	WHEELER	13309	NO	YES
ABBEVILLE	GA	31001	WILCOX	13315	NO	YES
SEVILLE	GA	31084	WILCOX	13315	NO	YES
ROCHELLE	GA	31079	WILCOX	13315	NO	YES
PITTS	GA	31072	WILCOX	13315	NO	YES
PINEVIEW	GA	31071	WILCOX	13315	NO	YES
ALLENTOWN	GA	31003	WILKINSON	13319	NO	YES
IRWINTON	GA	31042	WILKINSON	13319	NO	YES
GORDON	GA	31031	WILKINSON	13319	NO	YES
MC INTYRE	GA	31054	WILKINSON	13319	NO	YES
TOOMSBORO	GA	31090	WILKINSON	13319	NO	YES
OAKFIELD	GA	31772	WORTH	13321	YES	YES
WARWICK	GA	31796	WORTH	13321	YES	YES
SUMNER	GA	31789	WORTH	13321	YES	YES
TY TY	GA	31795	WORTH	13321	YES	YES
POULAN	GA	31781	WORTH	13321	YES	YES
SYLVESTER	GA	31791	WORTH	13321	YES	YES