



**Announcement 2018-11-12
FEMA Major Disaster Declaration
for Alabama - 4406**

FEMA has issued a new presidential disaster declaration for Alabama - 4406 designating counties as eligible for **public assistance and applies only 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 *October 10, 2018 to October 13, 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 Alabama

FEMA Disaster ID: 4406
Declared: 11/5/2018
Incident Type: Hurricane Michael
Incident Period: October 10, 2018 to October 13, 2018
Counties Eligible for Public Assistance as of 11/05/2018 Geneva, Henry, Houston, Mobile

City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
COFFEE SPRINGS	AL	36318	GENEVA	1061	NO	YES
BELLWOOD	AL	36313	GENEVA	1061	NO	YES
SLOCOMB	AL	36375	GENEVA	1061	NO	YES
CHANCELLOR	AL	36316	GENEVA	1061	NO	YES
MALVERN	AL	36349	GENEVA	1061	NO	YES
GENEVA	AL	36340	GENEVA	1061	NO	YES
BLACK	AL	36314	GENEVA	1061	NO	YES
HARTFORD	AL	36344	GENEVA	1061	NO	YES
SAMSON	AL	36477	GENEVA	1061	NO	YES
ABBEVILLE	AL	36310	HENRY	1067	NO	YES
CLOPTON	AL	36317	HENRY	1067	NO	YES
NEWVILLE	AL	36353	HENRY	1067	NO	YES
SHORTERVILLE	AL	36373	HENRY	1067	NO	YES
HEADLAND	AL	36345	HENRY	1067	NO	YES
WEBB	AL	36376	HOUSTON	1069	NO	YES
DOTHAN	AL	36303	HOUSTON	1069	NO	YES
DOTHAN	AL	36302	HOUSTON	1069	NO	YES
PANSEY	AL	36370	HOUSTON	1069	NO	YES
DOTHAN	AL	36305	HOUSTON	1069	NO	YES
GORDON	AL	36343	HOUSTON	1069	NO	YES
COTTONWOOD	AL	36320	HOUSTON	1069	NO	YES
NEWTON	AL	36352	HOUSTON	1069	NO	YES
COLUMBIA	AL	36319	HOUSTON	1069	NO	YES
ASHFORD	AL	36312	HOUSTON	1069	NO	YES
DOTHAN	AL	36301	HOUSTON	1069	NO	YES
COWARTS	AL	36321	HOUSTON	1069	NO	YES
DOTHAN	AL	36304	HOUSTON	1069	NO	YES
AXIS	AL	36505	MOBILE	1097	NO	YES
CITRONELLE	AL	36522	MOBILE	1097	NO	YES
CODEN	AL	36523	MOBILE	1097	NO	YES
SARALAND	AL	36571	MOBILE	1097	NO	YES
MOBILE	AL	36606	MOBILE	1097	NO	YES
MOBILE	AL	36616	MOBILE	1097	NO	YES
MOBILE	AL	36619	MOBILE	1097	NO	YES
BUCKS	AL	36512	MOBILE	1097	NO	YES
MOBILE	AL	36625	MOBILE	1097	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
MOBILE	AL	36607	MOBILE	1097	NO	YES
MOBILE	AL	36615	MOBILE	1097	NO	YES
MOBILE	AL	36688	MOBILE	1097	NO	YES
MOBILE	AL	36690	MOBILE	1097	NO	YES
MOBILE	AL	36689	MOBILE	1097	NO	YES
GRAND BAY	AL	36541	MOBILE	1097	NO	YES
MOUNT VERNON	AL	36560	MOBILE	1097	NO	YES
MOBILE	AL	36605	MOBILE	1097	NO	YES
MOBILE	AL	36608	MOBILE	1097	NO	YES
MOBILE	AL	36660	MOBILE	1097	NO	YES
MOBILE	AL	36622	MOBILE	1097	NO	YES
MOBILE	AL	36628	MOBILE	1097	NO	YES
MOBILE	AL	36691	MOBILE	1097	NO	YES
MOBILE	AL	36603	MOBILE	1097	NO	YES
MOBILE	AL	36652	MOBILE	1097	NO	YES
DAUPHIN ISLAND	AL	36528	MOBILE	1097	NO	YES
IRVINGTON	AL	36544	MOBILE	1097	NO	YES
SAINT ELMO	AL	36568	MOBILE	1097	NO	YES
SATSUMA	AL	36572	MOBILE	1097	NO	YES
THEODORE	AL	36590	MOBILE	1097	NO	YES
MOBILE	AL	36610	MOBILE	1097	NO	YES
EIGHT MILE	AL	36613	MOBILE	1097	NO	YES
BAYOU LA BATRE	AL	36509	MOBILE	1097	NO	YES
CREOLA	AL	36525	MOBILE	1097	NO	YES
MOBILE	AL	36693	MOBILE	1097	NO	YES
MOBILE	AL	36695	MOBILE	1097	NO	YES
MOBILE	AL	36602	MOBILE	1097	NO	YES
MOBILE	AL	36604	MOBILE	1097	NO	YES
MOBILE	AL	36611	MOBILE	1097	NO	YES
MOBILE	AL	36617	MOBILE	1097	NO	YES
MOBILE	AL	36633	MOBILE	1097	NO	YES
MOBILE	AL	36663	MOBILE	1097	NO	YES
CHUNCHULA	AL	36521	MOBILE	1097	NO	YES
MOBILE	AL	36630	MOBILE	1097	NO	YES
MOBILE	AL	36670	MOBILE	1097	NO	YES
MOBILE	AL	36671	MOBILE	1097	NO	YES
MOBILE	AL	36685	MOBILE	1097	NO	YES
WILMER	AL	36587	MOBILE	1097	NO	YES
MOBILE	AL	36612	MOBILE	1097	NO	YES
MOBILE	AL	36618	MOBILE	1097	NO	YES
MOBILE	AL	36640	MOBILE	1097	NO	YES
MOBILE	AL	36644	MOBILE	1097	NO	YES
MOBILE	AL	36675	MOBILE	1097	NO	YES
MOBILE	AL	36621	MOBILE	1097	NO	YES
SEMMES	AL	36575	MOBILE	1097	NO	YES
THEODORE	AL	36582	MOBILE	1097	NO	YES
MOBILE	AL	36601	MOBILE	1097	NO	YES
MOBILE	AL	36609	MOBILE	1097	NO	YES
MOBILE	AL	36641	MOBILE	1097	NO	YES