



**Announcement 2018-12-21  
FEMA Major Disaster Declaration  
for Virginia – 4411**

FEMA has issued a presidential disaster declaration for Virginia - 4411 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 9, 2018 to October 16, 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 Virginia

**FEMA Disaster ID:** 4411

**Declared:** 12/18/2018

**Incident Type:** Tropical Storm Michael

**Incident Period:** October 9 to October 16, 2018

**Counties Eligible for Public Assistance as of 12/18/2018**

Amelia, Appomattox, Brunswick, Campbell, Charlotte, Chesterfield, Cumberland, Dinwiddie, Essex, Floyd, Fluvanna, Franklin, Halifax, King and Queen, Lunenburg, Montgomery, New Kent, Northumberland, Nottoway, Pittsylvania, Powhatan, Prince Edward, Rappahannock, Richmond, Roanoke and the independent cities of Danville and Galax.

| City                  | State | Zip Code | County     | FIPS  | Individual | Public (iQM Loans) |
|-----------------------|-------|----------|------------|-------|------------|--------------------|
| JETERSVILLE           | VA    | 23083    | AMELIA     | 51007 | NO         | YES                |
| AMELIA COURT HOUSE    | VA    | 23002    | AMELIA     | 51007 | NO         | YES                |
| MANNBORO              | VA    | 23105    | AMELIA     | 51007 | NO         | YES                |
| EVERGREEN             | VA    | 23939    | APPOMATTOX | 51011 | NO         | YES                |
| SPOUT SPRING          | VA    | 24593    | APPOMATTOX | 51011 | NO         | YES                |
| APPOMATTOX            | VA    | 24522    | APPOMATTOX | 51011 | NO         | YES                |
| FREEMAN               | VA    | 23856    | BRUNSWICK  | 51025 | NO         | YES                |
| BRODNAX               | VA    | 23920    | BRUNSWICK  | 51025 | NO         | YES                |
| GASBURG               | VA    | 23857    | BRUNSWICK  | 51025 | NO         | YES                |
| LAWRENCEVILLE         | VA    | 23868    | BRUNSWICK  | 51025 | NO         | YES                |
| DUNDAS                | VA    | 23938    | BRUNSWICK  | 51025 | NO         | YES                |
| EBONY                 | VA    | 23845    | BRUNSWICK  | 51025 | NO         | YES                |
| WHITE PLAINS          | VA    | 23893    | BRUNSWICK  | 51025 | NO         | YES                |
| ALBERTA               | VA    | 23821    | BRUNSWICK  | 51025 | NO         | YES                |
| DOLPHIN               | VA    | 23843    | BRUNSWICK  | 51025 | NO         | YES                |
| RAWLINGS              | VA    | 23876    | BRUNSWICK  | 51025 | NO         | YES                |
| WARFIELD              | VA    | 23889    | BRUNSWICK  | 51025 | NO         | YES                |
| MEREDITHVILLE         | VA    | 23873    | BRUNSWICK  | 51025 | NO         | YES                |
| VALENTINES            | VA    | 23887    | BRUNSWICK  | 51025 | NO         | YES                |
| BROOKNEAL             | VA    | 24528    | CAMPBELL   | 51031 | NO         | YES                |
| NARUNA                | VA    | 24576    | CAMPBELL   | 51031 | NO         | YES                |
| GLADYS                | VA    | 24554    | CAMPBELL   | 51031 | NO         | YES                |
| RUSTBURG              | VA    | 24588    | CAMPBELL   | 51031 | NO         | YES                |
| EVINGTON              | VA    | 24550    | CAMPBELL   | 51031 | NO         | YES                |
| LYNCH STATION         | VA    | 24571    | CAMPBELL   | 51031 | NO         | YES                |
| CONCORD               | VA    | 24538    | CAMPBELL   | 51031 | NO         | YES                |
| ALTAVISTA             | VA    | 24517    | CAMPBELL   | 51031 | NO         | YES                |
| KEYSVILLE             | VA    | 23947    | CHARLOTTE  | 51037 | NO         | YES                |
| PHENIX                | VA    | 23959    | CHARLOTTE  | 51037 | NO         | YES                |
| CHARLOTTE COURT HOUSE | VA    | 23923    | CHARLOTTE  | 51037 | NO         | YES                |
| CULLEN                | VA    | 23934    | CHARLOTTE  | 51037 | NO         | YES                |
| RED OAK               | VA    | 23964    | CHARLOTTE  | 51037 | NO         | YES                |
| SAXE                  | VA    | 23967    | CHARLOTTE  | 51037 | NO         | YES                |
| RANDOLPH              | VA    | 23962    | CHARLOTTE  | 51037 | NO         | YES                |



| City           | State | Zip Code | County          | FIPS  | Individual | Public (iQM Loans) |
|----------------|-------|----------|-----------------|-------|------------|--------------------|
| RED HOUSE      | VA    | 23963    | CHARLOTTE       | 51037 | NO         | YES                |
| DRAKES BRANCH  | VA    | 23937    | CHARLOTTE       | 51037 | NO         | YES                |
| WYLLIESBURG    | VA    | 23976    | CHARLOTTE       | 51037 | NO         | YES                |
| CHESTER        | VA    | 23836    | CHESTERFIELD    | 51041 | NO         | YES                |
| MIDLOTHIAN     | VA    | 23112    | CHESTERFIELD    | 51041 | NO         | YES                |
| RICHMOND       | VA    | 23235    | CHESTERFIELD    | 51041 | NO         | YES                |
| RICHMOND       | VA    | 23237    | CHESTERFIELD    | 51041 | NO         | YES                |
| MOSELEY        | VA    | 23120    | CHESTERFIELD    | 51041 | NO         | YES                |
| RICHMOND       | VA    | 23297    | CHESTERFIELD    | 51041 | NO         | YES                |
| MIDLOTHIAN     | VA    | 23114    | CHESTERFIELD    | 51041 | NO         | YES                |
| RICHMOND       | VA    | 23234    | CHESTERFIELD    | 51041 | NO         | YES                |
| CHESTERFIELD   | VA    | 23838    | CHESTERFIELD    | 51041 | NO         | YES                |
| MIDLOTHIAN     | VA    | 23113    | CHESTERFIELD    | 51041 | NO         | YES                |
| CHESTER        | VA    | 23831    | CHESTERFIELD    | 51041 | NO         | YES                |
| RICHMOND       | VA    | 23236    | CHESTERFIELD    | 51041 | NO         | YES                |
| CHESTERFIELD   | VA    | 23832    | CHESTERFIELD    | 51041 | NO         | YES                |
| CUMBERLAND     | VA    | 23040    | CUMBERLAND      | 51049 | NO         | YES                |
| CARTERSVILLE   | VA    | 23027    | CUMBERLAND      | 51049 | NO         | YES                |
| DANVILLE       | VA    | 24543    | DANVILLE (CITY) | 51590 | NO         | YES                |
| DANVILLE       | VA    | 24540    | DANVILLE (CITY) | 51590 | NO         | YES                |
| DANVILLE       | VA    | 24541    | DANVILLE (CITY) | 51590 | NO         | YES                |
| DANVILLE       | VA    | 24544    | DANVILLE (CITY) | 51590 | NO         | YES                |
| MC KENNEY      | VA    | 23872    | DINWIDDIE       | 51053 | NO         | YES                |
| SUTHERLAND     | VA    | 23885    | DINWIDDIE       | 51053 | NO         | YES                |
| DEWITT         | VA    | 23840    | DINWIDDIE       | 51053 | NO         | YES                |
| FORD           | VA    | 23850    | DINWIDDIE       | 51053 | NO         | YES                |
| CHURCH ROAD    | VA    | 23833    | DINWIDDIE       | 51053 | NO         | YES                |
| WILSONS        | VA    | 23894    | DINWIDDIE       | 51053 | NO         | YES                |
| AMMON          | VA    | 23822    | DINWIDDIE       | 51053 | NO         | YES                |
| DINWIDDIE      | VA    | 23841    | DINWIDDIE       | 51053 | NO         | YES                |
| MILLERS TAVERN | VA    | 23115    | ESSEX           | 51057 | NO         | YES                |
| CARET          | VA    | 22436    | ESSEX           | 51057 | NO         | YES                |
| DUNNSVILLE     | VA    | 22454    | ESSEX           | 51057 | NO         | YES                |
| CENTER CROSS   | VA    | 22437    | ESSEX           | 51057 | NO         | YES                |
| CHAMPLAIN      | VA    | 22438    | ESSEX           | 51057 | NO         | YES                |
| LORETTO        | VA    | 22509    | ESSEX           | 51057 | NO         | YES                |
| TAPPAHANNOCK   | VA    | 22560    | ESSEX           | 51057 | NO         | YES                |
| LANEVIEW       | VA    | 22504    | ESSEX           | 51057 | NO         | YES                |
| HUSTLE         | VA    | 22476    | ESSEX           | 51057 | NO         | YES                |
| CHECK          | VA    | 24072    | FLOYD           | 51063 | NO         | YES                |
| COPPER HILL    | VA    | 24079    | FLOYD           | 51063 | NO         | YES                |
| WILLIS         | VA    | 24380    | FLOYD           | 51063 | NO         | YES                |
| INDIAN VALLEY  | VA    | 24105    | FLOYD           | 51063 | NO         | YES                |
| FLOYD          | VA    | 24091    | FLOYD           | 51063 | NO         | YES                |
| PILOT          | VA    | 24138    | FLOYD           | 51063 | NO         | YES                |
| BREMO BLUFF    | VA    | 23022    | FLUVANNA        | 51065 | NO         | YES                |
| TROY           | VA    | 22974    | FLUVANNA        | 51065 | NO         | YES                |
| PALMYRA        | VA    | 22963    | FLUVANNA        | 51065 | NO         | YES                |
| KENTS STORE    | VA    | 23084    | FLUVANNA        | 51065 | NO         | YES                |
| FORK UNION     | VA    | 23055    | FLUVANNA        | 51065 | NO         | YES                |



| City                   | State | Zip Code | County         | FIPS  | Individual | Public (iQM Loans) |
|------------------------|-------|----------|----------------|-------|------------|--------------------|
| CALLAWAY               | VA    | 24067    | FRANKLIN       | 51067 | NO         | YES                |
| WIRTZ                  | VA    | 24184    | FRANKLIN       | 51067 | NO         | YES                |
| PENHOOK                | VA    | 24137    | FRANKLIN       | 51067 | NO         | YES                |
| REDWOOD                | VA    | 24146    | FRANKLIN       | 51067 | NO         | YES                |
| UNION HALL             | VA    | 24176    | FRANKLIN       | 51067 | NO         | YES                |
| HENRY                  | VA    | 24102    | FRANKLIN       | 51067 | NO         | YES                |
| FERRUM                 | VA    | 24088    | FRANKLIN       | 51067 | NO         | YES                |
| GLADE HILL             | VA    | 24092    | FRANKLIN       | 51067 | NO         | YES                |
| HARDY                  | VA    | 24101    | FRANKLIN       | 51067 | NO         | YES                |
| ROCKY MOUNT            | VA    | 24151    | FRANKLIN       | 51067 | NO         | YES                |
| BOONES MILL            | VA    | 24065    | FRANKLIN       | 51067 | NO         | YES                |
|                        | VA    | 23444    | GALAX (CITY)   | 51640 | NO         | YES                |
| CLOVER                 | VA    | 24534    | HALIFAX        | 51083 | NO         | YES                |
| CRYSTAL HILL           | VA    | 24539    | HALIFAX        | 51083 | NO         | YES                |
| NATHALIE               | VA    | 24577    | HALIFAX        | 51083 | NO         | YES                |
| CLUSTER SPRINGS        | VA    | 24535    | HALIFAX        | 51083 | NO         | YES                |
| REPUBLICAN GROVE       | VA    | 24585    | HALIFAX        | 51083 | NO         | YES                |
| ALTON                  | VA    | 24520    | HALIFAX        | 51083 | NO         | YES                |
| SOUTH BOSTON           | VA    | 24592    | HALIFAX        | 51083 | NO         | YES                |
| VERNON HILL            | VA    | 24597    | HALIFAX        | 51083 | NO         | YES                |
| HALIFAX                | VA    | 24558    | HALIFAX        | 51083 | NO         | YES                |
| VIRGINIA               | VA    | 24598    | HALIFAX        | 51083 | NO         | YES                |
| SCOTTSBURG             | VA    | 24589    | HALIFAX        | 51083 | NO         | YES                |
| SHACKLEFORDS           | VA    | 23156    | KING AND QUEEN | 51097 | NO         | YES                |
| MATTAPONI              | VA    | 23110    | KING AND QUEEN | 51097 | NO         | YES                |
| LITTLE PLYMOUTH        | VA    | 23091    | KING AND QUEEN | 51097 | NO         | YES                |
| SAINT STEPHENS CHURCH  | VA    | 23148    | KING AND QUEEN | 51097 | NO         | YES                |
| STEVENSVILLE           | VA    | 23161    | KING AND QUEEN | 51097 | NO         | YES                |
| MASCOT                 | VA    | 23108    | KING AND QUEEN | 51097 | NO         | YES                |
| WALKERTON              | VA    | 23177    | KING AND QUEEN | 51097 | NO         | YES                |
| BRUINGTON              | VA    | 23023    | KING AND QUEEN | 51097 | NO         | YES                |
| NEWTOWN                | VA    | 23126    | KING AND QUEEN | 51097 | NO         | YES                |
| IG AND QUEEN COURT HOL | VA    | 23085    | KING AND QUEEN | 51097 | NO         | YES                |
| LUNENBURG              | VA    | 23952    | LUNENBURG      | 51111 | NO         | YES                |
| FORT MITCHELL          | VA    | 23941    | LUNENBURG      | 51111 | NO         | YES                |
| VICTORIA               | VA    | 23974    | LUNENBURG      | 51111 | NO         | YES                |
| KENBRIDGE              | VA    | 23944    | LUNENBURG      | 51111 | NO         | YES                |
| BLACKSBURG             | VA    | 24062    | MONTGOMERY     | 51121 | NO         | YES                |
| SHAWSVILLE             | VA    | 24162    | MONTGOMERY     | 51121 | NO         | YES                |
| CHRISTIANSBURG         | VA    | 24073    | MONTGOMERY     | 51121 | NO         | YES                |
| RINER                  | VA    | 24149    | MONTGOMERY     | 51121 | NO         | YES                |
| BLACKSBURG             | VA    | 24063    | MONTGOMERY     | 51121 | NO         | YES                |
| ELLISTON               | VA    | 24087    | MONTGOMERY     | 51121 | NO         | YES                |
| BLACKSBURG             | VA    | 24061    | MONTGOMERY     | 51121 | NO         | YES                |
| MC COY                 | VA    | 24111    | MONTGOMERY     | 51121 | NO         | YES                |
| BLACKSBURG             | VA    | 24060    | MONTGOMERY     | 51121 | NO         | YES                |
| CHRISTIANSBURG         | VA    | 24068    | MONTGOMERY     | 51121 | NO         | YES                |
| QUINTON                | VA    | 23141    | NEW KENT       | 51127 | NO         | YES                |
| PROVIDENCE FORGE       | VA    | 23140    | NEW KENT       | 51127 | NO         | YES                |
| BARHAMSVILLE           | VA    | 23011    | NEW KENT       | 51127 | NO         | YES                |



| City            | State | Zip Code | County         | FIPS  | Individual | Public (iQM Loans) |
|-----------------|-------|----------|----------------|-------|------------|--------------------|
| LANEXA          | VA    | 23089    | NEW KENT       | 51127 | NO         | YES                |
| NEW KENT        | VA    | 23124    | NEW KENT       | 51127 | NO         | YES                |
| OPHELIA         | VA    | 22530    | NORTHUMBERLAND | 51133 | NO         | YES                |
| LOTTSBURG       | VA    | 22511    | NORTHUMBERLAND | 51133 | NO         | YES                |
| HEATHSVILLE     | VA    | 22473    | NORTHUMBERLAND | 51133 | NO         | YES                |
| CALLAO          | VA    | 22435    | NORTHUMBERLAND | 51133 | NO         | YES                |
| BURGESS         | VA    | 22432    | NORTHUMBERLAND | 51133 | NO         | YES                |
| EDWARDSVILLE    | VA    | 22456    | NORTHUMBERLAND | 51133 | NO         | YES                |
| REEDVILLE       | VA    | 22539    | NORTHUMBERLAND | 51133 | NO         | YES                |
| KILMARNOCK      | VA    | 22482    | NORTHUMBERLAND | 51133 | NO         | YES                |
| WICOMICO CHURCH | VA    | 22579    | NORTHUMBERLAND | 51133 | NO         | YES                |
| BLACKSTONE      | VA    | 23824    | NOTTOWAY       | 51135 | NO         | YES                |
| CREWE           | VA    | 23930    | NOTTOWAY       | 51135 | NO         | YES                |
| BURKEVILLE      | VA    | 23922    | NOTTOWAY       | 51135 | NO         | YES                |
| NOTTOWAY        | VA    | 23955    | NOTTOWAY       | 51135 | NO         | YES                |
| BLACKSTONE      | VA    | 23825    | NOTTOWAY       | 51135 | NO         | YES                |
| CALLANDS        | VA    | 24530    | PITTSYLVANIA   | 51143 | NO         | YES                |
| SANDY LEVEL     | VA    | 24161    | PITTSYLVANIA   | 51143 | NO         | YES                |
| LONG ISLAND     | VA    | 24569    | PITTSYLVANIA   | 51143 | NO         | YES                |
| RINGGOLD        | VA    | 24586    | PITTSYLVANIA   | 51143 | NO         | YES                |
| GRETNA          | VA    | 24557    | PITTSYLVANIA   | 51143 | NO         | YES                |
| DRY FORK        | VA    | 24549    | PITTSYLVANIA   | 51143 | NO         | YES                |
| HURT            | VA    | 24563    | PITTSYLVANIA   | 51143 | NO         | YES                |
| BLAIRS          | VA    | 24527    | PITTSYLVANIA   | 51143 | NO         | YES                |
| JAVA            | VA    | 24565    | PITTSYLVANIA   | 51143 | NO         | YES                |
| CHATHAM         | VA    | 24531    | PITTSYLVANIA   | 51143 | NO         | YES                |
| KEELING         | VA    | 24566    | PITTSYLVANIA   | 51143 | NO         | YES                |
| SUTHERLIN       | VA    | 24594    | PITTSYLVANIA   | 51143 | NO         | YES                |
| CASCADE         | VA    | 24069    | PITTSYLVANIA   | 51143 | NO         | YES                |
| PITTSVILLE      | VA    | 24139    | PITTSYLVANIA   | 51143 | NO         | YES                |
| POWHATAN        | VA    | 23139    | POWHATAN       | 51145 | NO         | YES                |
| STATE FARM      | VA    | 23160    | POWHATAN       | 51145 | NO         | YES                |
| MACON           | VA    | 23101    | POWHATAN       | 51145 | NO         | YES                |
| PROSPECT        | VA    | 23960    | PRINCE EDWARD  | 51147 | NO         | YES                |
| MEHERRIN        | VA    | 23954    | PRINCE EDWARD  | 51147 | NO         | YES                |
| GREEN BAY       | VA    | 23942    | PRINCE EDWARD  | 51147 | NO         | YES                |
| FARMVILLE       | VA    | 23909    | PRINCE EDWARD  | 51147 | NO         | YES                |
| RICE            | VA    | 23966    | PRINCE EDWARD  | 51147 | NO         | YES                |
| PAMPLIN         | VA    | 23958    | PRINCE EDWARD  | 51147 | NO         | YES                |
| FARMVILLE       | VA    | 23901    | PRINCE EDWARD  | 51147 | NO         | YES                |
| HAMPDEN SYDNEY  | VA    | 23943    | PRINCE EDWARD  | 51147 | NO         | YES                |
| WOODVILLE       | VA    | 22749    | RAPPAHANNOCK   | 51157 | NO         | YES                |
| SPERRYVILLE     | VA    | 22740    | RAPPAHANNOCK   | 51157 | NO         | YES                |
| FLINT HILL      | VA    | 22627    | RAPPAHANNOCK   | 51157 | NO         | YES                |
| CHESTER GAP     | VA    | 22623    | RAPPAHANNOCK   | 51157 | NO         | YES                |
| HUNTLY          | VA    | 22640    | RAPPAHANNOCK   | 51157 | NO         | YES                |
| CASTLETON       | VA    | 22716    | RAPPAHANNOCK   | 51157 | NO         | YES                |
| WASHINGTON      | VA    | 22747    | RAPPAHANNOCK   | 51157 | NO         | YES                |
| HAYNESVILLE     | VA    | 22472    | RICHMOND       | 51159 | NO         | YES                |
| VILLAGE         | VA    | 22570    | RICHMOND       | 51159 | NO         | YES                |



| City          | State | Zip Code | County   | FIPS  | Individual | Public<br>(iQM Loans) |
|---------------|-------|----------|----------|-------|------------|-----------------------|
| FARNHAM       | VA    | 22460    | RICHMOND | 51159 | NO         | YES                   |
| WARSAW        | VA    | 22572    | RICHMOND | 51159 | NO         | YES                   |
| SHARPS        | VA    | 22548    | RICHMOND | 51159 | NO         | YES                   |
| CATAWBA       | VA    | 24070    | ROANOKE  | 51161 | NO         | YES                   |
| ROANOKE       | VA    | 24019    | ROANOKE  | 51161 | NO         | YES                   |
| BENT MOUNTAIN | VA    | 24059    | ROANOKE  | 51161 | NO         | YES                   |
| VINTON        | VA    | 24179    | ROANOKE  | 51161 | NO         | YES                   |
| ROANOKE       | VA    | 24020    | ROANOKE  | 51161 | NO         | YES                   |
| ROANOKE       | VA    | 24018    | ROANOKE  | 51161 | NO         | YES                   |