



Disaster Announcement

On May 11th, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to one (1) additional county in the state of Oklahoma as outlined below:

Announcement ID	DA-21-03
State:	OKLAHOMA
Description:	Severe Winter Storms
Incident Start Date:	02/08/21
Incident End Date:	02/20/21
FEMA Declared Date:	02/24/21
FEMA ID:	DR-4587

Counties	
Canadian	Carter
Cherokee	Comanche
Cotton	Hughes
Jefferson	Le Flore
McIntosh	Oklahoma
Okmulgee	Osage
Pittsburg	Stephens
Tulsa	Wagoner
Additional County Added 05/11/21	Muskogee

Disaster Policy

First Community Mortgage will require an additional property inspection for any property located in a designated disaster area where the appraisal was performed prior to the disaster effective date prior to closing:

- Acceptable re-inspections types:
 - Property Inspection Form (Form 2075)
 - Appraisal Update and/or completion form (Form 1004D)
 - Disaster inspection completed by a 3rd party
- Disaster Inspections will be required for those loans that waive appraisal valuations: FHA Streamline, VA IRRRL, USDA Streamlined Assist, and standard conventional loans receiving PIW/PFWs
- Post disaster inspections will be required for a 90-day period from the effective date
- Non-Delegated Correspondent and Delegated Correspondent will require a disaster inspection prior to purchase

For additional details on property re-inspection requirements, please review First Community Mortgage’s Disaster Area Property Re-Inspection Requirements document located in your designated Knowledge Center.

