

Disaster Announcement

Updated 9/24/21



first community mortgage

On September 10, 2021, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 6 counties in the commonwealth of Pennsylvania as outlined below:

Update-Amendment 1: On September 24, 2021, FEMA added 2 additional counties

Announcement ID	DA-21-15
State:	Pennsylvania
Description:	Hurricane IDA
Incident Start Date:	8/31/21
Incident End Date:	9/5/21
FEMA Declared Date:	September 10, 2021
FEMA ID:	DR-4618

Counties		
Bucks	Montgomery	Bedford
Chester	Philadelphia	Northampton
Delaware	York	

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-inspection 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.

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