

Disaster Announcement



first community mortgage

On December 13, 2022, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 6 counties in Florida as outlined below:

Announcement ID	DA-22-11	
State:	Florida	
Description:	Hurricane Nicole	
Incident Start Date:	11/7/2022	
Incident End Date:	11/30/2022	
FEMA Declared Date:	December 13, 2022	
FEMA ID:	DR-4680	
Counties		
Brevard	Putnam	
Flagler	St. Johns	
Lake	Volusia	

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.