

Disaster Announcement



Updated 7/9/2024

first community mortgage

On May 17, 2024, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 7 counties in Texas as outlined below:

Update: On July 8, 2024, FEMA granted individual assistance to 5 additional counties.

Announcement ID	DA-24-14.8
State:	Texas
Description:	Severe Storms, Straight-line Winds, Tornadoes, and Flooding
Incident Start Date:	4/26/2024
Incident End Date:	6/5/2024
FEMA Declared Date:	May 17, 2024
FEMA ID:	DR-4781

Counties							
Harris	Polk	Walker	Jasper	Waller	Cooke	Collin	Tyler
Liberty	San Jacinto	Eastland	Jones	Calhoun	Denton	Bell	Austin
Montgomery	Trinity	Hardin	Lamar	Guadalupe	Montague	Henderson	Dallas
Hockley	Kaufman	Newton	Coryell	Falls	Leon	Smith	Van Zandt
Ellis	Navarro	Terrell	Anderson	Nacogdoches	Panola	Rusk	Sabine

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.**

