

# Disaster Announcement



first community mortgage

On September 30, 2024, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 11 counties in Georgia as outlined below:

<b>Announcement ID</b>	DA-24-41				
<b>State:</b>	Georgia				
<b>Description:</b>	Hurricane Helene				
<b>Incident Start Date:</b>	9/24/2024				
<b>Incident End Date:</b>	Continuing				
<b>FEMA Declared Date:</b>	September 30, 2024				
<b>FEMA ID:</b>	DR-4830				
Appling	Brooks	Coffee	Columbia	Jefferson	Liberty
Lowndes	Pierce	Richmond	Tattnall	Toombs	

## 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 3<sup>rd</sup> 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.***

