

# Disaster Announcement



first community mortgage

On May 21, 2025, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 18 counties in Missouri as outlined below:

Announcement ID	DA-25-8			
State:	Missouri			
Description:	Severe Storms, Straight-line Winds, Tornadoes, and Wildfires			
Incident Start Date:	3/14/2025			
Incident End Date:	3/15/2025			
FEMA Declared Date:	May 21, 2025			
FEMA ID:	DR-4867			
Counties				
Bollinger	Butler	Camden	Carter	Franklin
Howell	Iron	Jefferson	Oregon	Ozark
Perry	Phelps	Reynolds	Ripley	St. Louis
Wayne	Webster	Wright		

## 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.***