

Disaster Announcement



first community mortgage

On June 9, 2025, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 3 counties in Missouri as outlined below:

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|----------------------|--|----------------|--|--|
| Announcement ID | DA-25-12 | | | |
| State: | Missouri | | | |
| Description: | Severe Storms, Straight-line Winds, Tornadoes and Flooding | | | |
| Incident Start Date: | 5/16/2025 | | | |
| Incident End Date: | Continuing | | | |
| FEMA Declared Date: | June 9, 2025 | | | |
| FEMA ID: | DR-4877 | | | |
| Counties | | | | |
| Scott | St. Louis | St. Louis City | | |
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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.***