

Disaster Announcement



first community mortgage

On June 19, 2025, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 9 counties in Tennessee as outlined below:

Announcement ID	DA-25-13			
State:	Tennessee			
Description:	Severe Storms, Straight-line Winds, Tornadoes and Flooding			
Incident Start Date:	4/2/2025			
Incident End Date:	4/24/2025			
FEMA Declared Date:	June 19, 2025			
FEMA ID:	DR-4878			
Counties				
Cheatham	Davidson	Dickson	Dyer	Hardeman
McNairy	Montgomery	Obion	Wilson	

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.***