

# Disaster Announcement



first community mortgage

On April 10, 2026, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 29 counties in Tennessee as outlined below:

Announcement ID	DA-26-1
State:	Tennessee
Description:	Severe Winter Storm
Incident Start Date:	1/22/2026
Incident End Date:	1/27/2026
FEMA Declared Date:	April 10, 2026
FEMA ID:	DR-4898

## Counties

Benton	Carroll	Cheatham	Chester	Clay
Davidson	Dickson	Dyer	Fayette	Hardeman
Henderson	Hickman	Lewis	Macon	Madison
Maury	McNairy	Montgomery	Perry	Robertson
Rutherford	Shelby	Sumner	Trousdale	Wayne
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 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.***

Disaster Announcement- DA-26-1 Tennessee

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