

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 36 counties in Mississippi as outlined below:

Announcement ID	DA-26-3
State:	Mississippi
Description:	Severe Winter Storm
Incident Start Date:	1/23/2026
Incident End Date:	1/27/2026
FEMA Declared Date:	April 10, 2026
FEMA ID:	DR-4899

Counties

Adams	Alcorn	Attala	Benton	Bolivar
Calhoun	Carroll	Claiborne	Coahoma	DeSoto
Grenada	Holmes	Humphreys	Issaquena	Jefferson
Lafayette	Lee	Leflore	Marshall	Montgomery
Panola	Pontotoc	Prentiss	Quitman	Sharkey
Sunflower	Tallahatchie	Tate	Tippah	Tishomingo
Tunica	Union	Warren	Washington	Yalobusha
Yazoo				

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.

Disaster Announcement- DA-26-3 Mississippi

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