



To: All Customers From: Credit Risk
Date: 07/13/20 – Updated 07/14/20 Memo #: 20070
Subject: **Utah Earthquake and Aftershocks (DR-4548)**

The following counties listed below have been declared as a Major Disaster by FEMA. Please refer to *Natural Disaster Procedures*, [Doc. #4915](#), for re-inspection requirements.

Loans that have already been issued a *Final Approval Clear to Close* status will be placed in an *Approved with Conditions* status until a re-inspection is performed. Please note that appraisal re-inspections are not required to be completed by the original appraiser; however, a Flagstar Bank eligible appraiser must be utilized. For loans that have an appraisal that was ordered via *Loantrac*, an appraisal re-inspection may be requested via the Appraisal Management Module in *Loantrac* by selecting “Yes” to the “Do you need a Property/Disaster Inspection” question.

FHA, VA and USDA Transactions Only				
State	County		Incident Start Date	Incident End Date
Utah	Davis	Salt Lake	03/18/2020	07/09/2020

CUSTOMER SUPPORT

If you have questions, please email UnderwritingSupport@flagstar.com or call the underwriting support desk at (866) 945-9872.