



**To:** All Customers

**From:** Underwriting

**Date:** 08/27/20 - Updated 09/17

**Memo #:** 20085

**Subject:** Hurricane Laura

Loan closings and funding may now resume for properties located in the below counties once a satisfactory re-inspection has been obtained. Please see below for the effective date to determine if a re-inspection is required. 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 [tpo.flagstar.com](http://tpo.flagstar.com), an appraisal re-inspection may be requested via the Appraisal Management module in [tpo.flagstar.com](http://tpo.flagstar.com) by selecting "Yes" to the "Do you need a Property/Disaster Inspection" question.

Conventional and Jumbo Transaction Only					
State	Counties				Incident Date
Louisiana	Acadia	Allen	Beauregard	Caddo	8/27/2020
	Calcasieu	Cameron	Grant	Jackson	
	Jefferson Davis	Lafayette	Lafourche	La Salle	
	Lincoln	Morehouse	Natchitoches	Ouachita	
	Rapides	Sabine	St Landry	Union	
	Vermilion	Vernon	Winn		
Texas	Jefferson	Orange			

USDA, VA and FHA Transactions Only									
State	Counties			Incident Start Date USDA	Incident End Date USDA	Incident Start Date VA	Incident End Date VA	Incident Start Date FHA	Incident End Date FHA
Louisiana	Acadia	Allen	Beauregard	8/22/20	8/28/20	8/22/20	8/28/20	8/22/20	8/28/20
	Caddo	Calcasieu	Cameron						
	Grant	Jackson	Jefferson Davis						
	Lafayette	Lafourche	La Salle						
	Lincoln	Morehouse	Natchitoches						
	Ouachita	Rapids	Sabine						
	St Landry	Union	Vermilion						
	Vernon	Winn							
Texas	Jefferson	Orange							

We will continue to monitor the situation and add or remove any additional areas as needed. Please refer to this memo located within the Seller's Guide for the latest information.