



To: All Customers **From:** Underwriting
Date: 09/14/20 – Updated 09/29/20 **Memo #:** 20091
Subject: Washington Wildfires

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, an appraisal re-inspection may be requested via the Appraisal Management Module in tpo.flagstar.com by selecting “Yes” to the “Do you need a Property/Disaster Inspection” question.

Conventional and Jumbo Transactions Only						
State	Incident Start Date	County	Zip Codes			Incident End Date
Washington	9/07/20	Whitman	99149	99170	99171	9/29/20
		Okanogan	98840	98841		
		Douglas	98813	98830		

FHA, VA and USDA Transactions Only					
State	Incident Start Date	County			Incident End Date
Washington	9/07/20	Whitman	Okanogan	Douglas	9/29/20

CUSTOMER SUPPORT

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