



To: All Customers

From: Credit Risk

Date: 09/16/20 – Updated 10/26/20

Memo #: 20092

Subject: Hurricane Sally

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, Jumbo Transactions Only						
State	Incident Start Date	County	City			Incident End Date
Alabama	9/14/20	Baldwin	Elsanor	Fairhope	Foley	9/29/20
			Gulf Shores	Loxley	Magnolia Springs	
			Robertsdale	Silverhill	Summerdale	
		Mobile	Dauphin Island	Mobile	Satsuma	
Florida	9/14/20	Escambia	Pensacola			
		Okaloosa	Okaloosa Island			
		Walton	Miramar Beach			
FHA, VA and USDA Transaction Only						
State	Incident Start Date	County			Incident End Date	
Alabama	9/14/20	Baldwin	Escambia	Mobile	9/29/20	
Florida	9/14/20	Escambia	Okaloosa	Walton		
		Bay	Santa Rosa			

CUSTOMER SUPPORT

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