



**To:** All Customers  
**Date:** 10/01/2020  
**Subject:** **California Wildfires**

**From:** Underwriting  
**Memo #:** 20099

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 Transactions Only						
State	Incident Start Date	County	Zip Codes		Incident End Date	
California	8/14/20	San Mateo	94020	94021	94060	10/01/20
			94062			
		Santa Cruz	95005	95006	95017	
			95018	95033	95060	
			95064	95066		

FHA, VA and USDA Transactions Only				
State	Incident Start Date	County		Incident End Date
California	8/14/20	San Mateo	Santa Cruz	10/01/20

**CUSTOMER SUPPORT**

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