



To: All Customers

From: Underwriting

Date: 10/16/20

Memo #: 20101

Subject: Oregon Wildfires

Loan closings and funding may now resume for properties located in the below counties/zip codes 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	
Oregon	9/07/20	Clackamas	97004	97009	97015	10/16/20	
			97017	97022	97023		
			97038	97042	97055		
		Douglas	97743	97447	97470		
			97479				
		Jackson	97501	97502	97504		
			97520	97535	97540		
		Klamath	97624	97626			
		Lane	97413	97438	97454		
			97478	97488	97489		
		Linn	97358	97360	97446		
		Marion	97038	97342	97346		
			97358	97360	97375		
			97381	97383			

FHA, VA and USDA Transactions Only						
State	Incident Start Date	County				Incident End Date
Oregon	9/07/20	Clackamas	Douglas	Jackson	Klamath	10/16/20
		Lane	Linn	Marion		

CUSTOMER SUPPORT

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