



To: All Customers **From:** Credit Risk
Date: 10/26/20 – Updated 12/01/20 **Memo #:** 20104
Subject: California 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 *Loantrac*, an appraisal re-inspection may be requested via the Appraisal Management Module in *Loantrac* 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	9/10/2020	Butte	All Zip Codes				10/23/2020	
	9/10/2020	Plumas	95980					
	9/10/2020	Yuba	95901	95914	95918	95962		
	9/05/2020	San Bernardino	92305	92320	92399			
	8/14/2020	Yolo	95694					
	8/14/2020	Napa	94508	94558	94567	94574		
	10/01/2020	Napa	94508	94576	94574	94515		
	8/14/2020	Solano	94533	94534	94535	94558		94574
			95687	95688	95694			
	8/14/2020	Sonoma	95436	95444	95446	95448		95465
			95472	95492				
	8/14/2020	Lake	95422	95423	95426	95467		95451
			95453	95457				
	10/01/2020	Shasta	96022	96047				
	10/01/2020	Sonoma	95401	95402	95403	95404	95405	
			95406	95407	95409	95452		
	10/27/2020	Orange	92602	92610	92618	92620	11/03/2020	
	8/19/2020	Mendocino	95470	95469			11/30/2020	
	8/19/2020	Monterey	93920	93927	93928	93930	93932	11/30/2020
	9/11/2020	Siskiyou	95543	96039	97523	97534		11/30/2020
9/04/2020	Fresno	93602	93604	93605	93614	93619	11/30/2020	
		93642	93643	93644	93645	93651		
		93657	93664	93669				
10/01/2020	Tulare	93271				11/30/2020		



FHA, VA, and USDA Transactions Only

State	Incident Start Date	County				Incident End Date
California	9/04/2020	Los Angeles	Napa	San Bernardino	San Diego	10/23/2020
		Shasta	Plumas	Yuba		
	8/14/2020	Butte	Lake	Lassen	Napa	10/23/2020
		San Mateo	Santa Clara	Solano	Sonoma	
		Trinity	Yolo			
	10/27/2020	Orange				11/03/2020
	08/14/2020	Mendocino	Monterey	Santa Cruz	Stanislaus	11/30/2020
		Tulare				
	09/04/2020	Fresno	Madera	Mendocino	Siskiyou	11/30/2020
		Sonoma				