



**To:** All Customers **From:** Credit Risk  
**Date:** 10/26/20 – Update 12/31/20 **Memo #:** 20106  
**Subject:** Hurricane Delta

Due to the recent disaster in Louisiana caused by Hurricane Delta, Flagstar will now require satisfactory re-inspections in the affected counties. Please refer to *Natural Disaster Procedures*, [Doc. #4915](#), for re-inspection requirements. FHA inspections are only permitted in the counties where FHA has issued a waiver or FEMA has issued an incident end date. Only Streamline refinances of Flagstar serviced loans are exempt from the inspection requirement. Please see below for the effective date to determine if a re-inspection is required.

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.

USDA, VA and FHA Transactions Only					
State	County			Incident Start Date	Incident End Date
Louisiana	Acadia	Calcasieu	Cameron	10/06/2020	10/16/2020
	Jefferson Davis	Vermillion			
	Beauregard	Lafayette	Rapides		11/06/2020
	St Landry	St Martin			
	Allen	Iberia			

### 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.