



**To:** All Customers **From:** Credit Risk  
**Date:** 01/05/21 – Updated 01/15/21 **Memo#:** 21001  
**Subject:** Hurricane Zeta

Due to the disaster in Mississippi, Alabama and Louisiana caused by Hurricane Zeta, Flagstar will now require satisfactory re-inspections. Please see below for the effective date to determine if a re-inspection is required and 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.

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.

USDA, VA and FHA Transactions Only					
State	County			Incident Start Date	Incident End Date
Mississippi	George	Greene	Hancock		
	Harrison	Jackson	Stone		
Alabama	Clarke	Dallas	Marengo	10/28/2020	10/29/2020
	Mobile	Perry	Washington		
	Wilcox				
Louisiana	Jefferson	Lafourche	Orleans	10/26/2020	10/29/2020
	Plaquemines	St Bernard	Terrebonne		

### 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.