



**To:** All Customers **From:** Credit Risk  
**Date:** 04/29/21 – Update 06/28/21 **Memo#:** 21059  
**Subject:** **Kentucky Disaster Declaration**

Due to the declared disaster in Kentucky caused by severe storms, flooding, landslides and mudslides on February 27, 2021, we 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.

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 on [tpo.flagstar.com](http://tpo.flagstar.com) by selecting “Yes” to the “Do you need a Property/Disaster Inspection” question.

FHA, VA and USDA Transactions Only					
State	County			Incident Start Date	Incident End Date
Kentucky	Anderson	Ballard	Boyd	02/27/2021	3/14/2021
	Breathitt	Clark	Clay		
	Estill	Fayette	Floyd		
	Franklin	Greenup	Jackson		
	Jessamine	Johnson	Knott		
	Laurel	Lawrence	Lee		
	Leslie	Letcher	Lincoln		
	Madison	Magoffin	Martin		
	Morgan	Owsley	Perry		
	Powell	Pulaski	Rockcastle		
Warren	Woodford				