



To: All Customers **From:** Credit Risk
Date: 05/13/21 – Update 06/24/21 **Memo#:** 21067
Subject: Tennessee Disaster Declaration

Due to the declared disaster in Tennessee caused by severe storms, flooding and tomadoes on March 25, 2021, 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, an appraisal re-inspection may be requested via the Appraisal Management Module on 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
Tennessee	Davidson	Williamson	Wilson	03/25/2021	04/03/2021
	Marion				