



**To:** All Customers **From:** Natural Disaster  
**Date:** 08/23/21 – Update 09/20/21 **Memo#:** 21114  
**Subject:** **California Wildfires**

Effective August 23, 2021 Flagstar Bank is suspending funding for properties located in the following counties listed below due to active wildfires. Once closing and funding has resumed, Flagstar will provide the re-inspection requirements, as applicable.

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 [tpo.flagstar.com](http://tpo.flagstar.com) by selecting “Yes” to the “Do you need a Property/Disaster Inspection” question. Please refer to *Natural Disaster Procedures*, [Doc. #4915](#), for re-inspection requirements

| CONVENTIONAL AND JUMBO TRANSACTIONS ONLY |           |               |       |       |       |       |
|--|-----------|---------------|-------|-------|-------|-------|
| STATE                                    | COUNTY    | ZIP CODES     |       |       |       |       |
| California                               | El Dorado | 95636         | 95735 | 95720 | 95721 | 96155 |
|  | Plumas    | All Zip Codes |       |       |       |       |
|  | Trinity   | 95527         | 96010 | 96024 | 96048 | 96093 |
|  |           | 96401         |       |       |       |       |

| FHA, VA, AND USDA TRANSACTIONS ONLY |           |               |                     |
|-------------------------------------|-----------|---------------|---------------------|
| STATE                               | COUNTY    | ZIP CODES     | INCIDENT START DATE |
| California                          | El Dorado | All Zip Codes | 08/23/2021          |
|                                     | Trinity   | All Zip Codes |                     |
|                                     | Plumas    | All Zip Codes | 07/14/2021          |
|                                     | Lassen    | All Zip Codes |                     |
|                                     | Tehama    | All Zip Codes | 08/24/2021          |

We will continue to monitor the situation and add or remove any additional areas as needed. Please refer to this memo located within the Seller’s Guide for the latest information.

**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.