



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 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 or call the underwriting support desk at (866) 945-9872.