



To: All Customers **From:** Credit Risk
Date: 09/30/21 **Memo#:** 21136
Subject: **California Wildfires Funding Resumed**

Loan closings and funding may now resume for properties located in the following counties listed below due to the disaster in California caused by wildfires. Flagstar will now require satisfactory re-inspections. Please see below for the effective date to determine if a re-inspection is required. FHA inspections are only permitted in the counties where FEMA has issued an incident end date or 14 Days from the Incident Period start date, whichever is earlier. 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.

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

Conventional and Jumbo Transactions Only							
State	County	Zip Codes					Incident Date
California	El Dorado	95636	95735	95720	95721	96155	9/30/2021
	Plumas	All Zip Codes					
	Trinity	95527	96010	96024	96048	96093	
		96401					

FHA, VA and USDA Transactions Only			
State	County	Incident Start Date	Incident End date
California	El Dorado	08/14/2021	09/30/2021
	Trinity	07/14/2021	09/30/2021
	Plumas	07/14/2021	09/30/2021
	Lassen	07/14/2021	09/30/2021
	Tehama	07/14/2021	09/30/2021

CUSTOMER SUPPORT

If you have questions, please email UnderwritingSupport@flagstar.com or call the underwriting support desk at (866) 945-9872.