



## Bulletin 12-28

---

### **FEMA Disaster Declaration for the State of Rhode Island**

The Federal Emergency Management Agency (FEMA) issued a Disaster Declaration for the state of Rhode Island due to Hurricane Sandy.

**Declaration Date:** November 3, 2012

**Incident Period:** October 26, 2012 through October 31, 2012

The following counties were identified by FEMA:

- Newport and Washington.

If the subject property was located in one of the above counties and the appraisal was completed on or before October 27, 2012 HomeBridge will require one of the following:

- An Appraisal Update and/or Completion Report (Fannie Mae Form 1004D), **or**
- A Desktop Underwriter Property Inspection Report (Fannie Mae Form 2075).

HomeBridge prefers the original appraiser provide the 1004D or 2075 however HomeBridge will accept the report from any appraiser as long as the original Appraisal Management Company assigns the appraiser (i.e. if the original appraisal order was placed through StreetLinks, the 1004D or 2075 must also be ordered through StreetLinks).

A 2075 is also required on the following:

- A DU Refi Plus transaction with a property inspection waiver (PIW).
- An FHA Streamline without an appraisal.
- A VA IRRRL.

In the event significant damage is indicated on the 1004D or 2075 additional conditions may apply.