



Bulletin 15-23

FEMA Disaster Declaration for the State of Texas

FEMA has added an additional county affected by this Disaster Declaration and has extended the Incident period to July 22nd; refer to the yellow highlights for updates. Also due to a FEMA clerical error, Deaf Smith should not have been identified as an declared county and has since been removed.

The Federal Emergency Management Agency (FEMA) issued a Disaster Declaration for the state of Texas due to Severe Storms, Tornadoes, Straight-line Winds and Flooding.

Declaration Date: May 29, 2015

Incident Period: May 4, 2015 – June 22, 2015

The following counties were identified by FEMA:

- Angelina, Bastrop, Blanco, Bowie, Brazoria, Caldwell, Cherokee, Cooke, Dallas, Denton, Eastland, Ellis, Erath, Fannin, Fayette, Fort Bend, Frio, Gaines, Grayson, Guadalupe, Harris, Harrison, Hayes, Henderson, Hidalgo, Hood, Jim Wells, Johnson, Liberty, Madison, Milam, Montague, Montgomery, Navarro, Nueces, Red River, Rusk, Shelby, Smith, Travis, Trinity, Van Zandt, Walker, Wharton, Wichita, Williamson and Wise.

If the subject property is located in one of the above counties and the appraisal was completed on or before June 19, 2015, 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.