

Bulletin 21-61

FEMA Disaster Declaration for the State of Mississippi

The Federal Emergency Management Agency (FEMA) issued a Disaster Declaration for the state of Mississippi due to Hurricane Ida

Declaration Date: October 22, 2021

Incident Period: August 28, 2021 to September 1, 2021

The following counties were identified by FEMA:

Amite, Hancock, Harrison, Jackson, Pearl River, Pike, Walthall, Wilkinson

If the subject property is located in one of the above counties and the appraisal was completed on or before September 1, 2021 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), **or**
- Catastrophic Disaster Area Property Inspection Report (CDAIR); refer to [Homebridge Bulletin 17-23](#) for details, **AND**
- VA transactions **only** (when appraisal was required). A signed Lender and Veteran Certification

Homebridge prefers the original appraiser provide the 1004D/2075/Catastrophic Disaster Area Property Inspection Report (CDAIR) 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 Assurant, the 1004D/2075/CDAIR must also be ordered through Assurant).

Transactions with a DU appraisal waiver/ACE offer, if an appraisal waiver/ACE offer applies to the transaction all appraisal waiver/ACE offer requirements must be met; if not, an appraisal is required

Brokered Transactions

Effective immediately, Homebridge will include a **Borrower Affidavit of No Damage** with the closing documents when a property is in a county identified above

NDC Transactions

NDCs will be required to provide the **Borrower Affidavit of No Damage** with their closing documents. All loans purchased on or after October 26, 2021 will require the signed Borrower Affidavit of No Damage prior to purchase

A 2075/CDAIR is **not required** on an FHA Streamline or VA IRRRL transaction

The 1004D, 2075, or CDAIR must comment on the effect the disaster had on the value and marketability of the subject property. In the event significant damage is indicated on the 1004D, 2075, or CDAIR additional conditions may apply.

If you have any questions, please contact your Account Executive.