

## Bulletin 21-78

---

### FEMA Disaster Declaration for the State of Alabama

The Federal Emergency Management Agency (FEMA) issued a Disaster Declaration for the state of Alabama due to severe storms and flooding

**Declaration Date:** December 21, 2021

**Incident Period:** October 6, 2021 to October 7, 2021

The following counties were identified by FEMA:

Jefferson and Shelby

If the subject property is located in one of the above counties and the appraisal was completed on or before October 7, 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

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

A **Borrower Affidavit of No Damage**, signed with the closing docs, is required for **all** transactions (regardless of whether or not an appraisal was obtained) when the property is located in an Alabama county identified by FEMA. If an appraisal waiver/ACE offer applies to the transaction, all appraisal waiver/ACE offer requirements must be met.

- **Brokered Transactions:** Effective immediately, Homebridge will include a Borrower Affidavit of No Damage with the closing documents.
- **NDC Transactions:** NDCs will be required to provide the Borrower Affidavit of No Damage with their closing documents. All loans purchased on or after December 27, 2021 will require the signed Borrower Affidavit of No Damage prior to purchase (sample version posted on the Forms page of the Homebridge website)

---

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.