

*Please see Legend at en **DISASTERS PRIOR TO 2	d of Document for	r assistance in Declara	uirements pertaining to prope tion Status. Products	Counties, Parishes, Zip Codes	Incident Begin	Incident End	Comments
DR 4576 - Mississippi Hurricane Zeta	12.31.20	Active - Initial Declaration	All Products	George, Greene, Hancock, Harrison, Jackson, Stone	Date 10.28.20	Date 10.29.20	FEMA has added the aforementioned counties for IA
DR 4573 - Alabama Hurricane Zeta	12.14.20 FEMA Declaration	Active - Initial Declaration	All Products	Clarke, Dallas, Marengo, Mobile, Perry, Washington, Wilcox	10.28.20	10.29.20	FEMA has added the aforementioned counties for IA
DR 4569 - California Wildfires - continued on next page	11.24.20 Lakeview Declaration	Active - Updated Declaration	All Products	The Zip Codes in the following Counties: Fresno, Madera, Siskiyou Zip Codes: 93602, 93604, 93605, 93634, 93643, 93644, 93664, 93666, 93667, 96031, 96039, 96050, 96086	09.04.20	11.23.20	Lakeview has declared an end date to the Zip Codes ir these counties
	11.16.20 Lakeview Declaration	Closed - Updated Declaration	All Products	The Zip Codes in the following Counties: Fresno, Madera, Siskiyou Zip Codes: 93602, 93604, 93605, 93634, 93643, 93644, 93664, 93666, 93667, 96031, 96039, 96050, 96086	09.04.20	Continuing	Lakeview reminds all Lender that there uncontained fires i these affected Zip Codes
	11.16.20 Lakeview Declaration	Active - Updated Declaration	All Products	The Zip Codes in the following Counties: Fresno, Mendocino, Siskiyou Zip Codes: 93210, 93657, 95428, 95490, 96134	09.04.20	11.16.20	Lakeview has issued an Incident End Date to these Zip Codes
	11.03.20 Lakeview Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following County: Shasta Zip Codes: 96007, 96022	09.04.20	11.02.20	Lakeview has issued an Incident End Date to these zip codes in Shasta County
	11.03.20 Lakeview Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following County: Shasta Zip Codes: 96007, 96022	09.04.20	11.02.20	Lakeview has issued an Incident End Date to these zip codes in Shasta County





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	10.26.20 Lakeview Declaration	Closed - Initial Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following County: Shasta Zip Codes: 96007, 96022	09.04.20	Continuing	FEMA has added another county to this disaster declaration; Lakeview reminds all lenders that this is an active disaster for some areas within the state
	10.26.20 Lakeview Declaration	Active - Initial Declaration	All Products	The Zip Codes in the following County: Shasta Zip Codes: 96001, 96047	09.04.20	10.13.20	FEMA has added another county to this disaster declaration; Incident End Date has been declared in conjunction of the containment of the Zogg fire
	10.26.20 Lakeview Declaration	Closed - Initial Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following County: Shasta Zip Codes: 96007, 96022	09.04.20	Continuing	FEMA has added another county to this disaster declaration; there exists two active fires within this county that is not yet contained
	10.26.20 Lakeview Declaration	Active - Initial Declaration	FHA loans closed and / or endorsed after the incident begin date	Napa, Shasta, Sonoma **Except for the zip codes as shown above**	09.04.20	10.13.20	FEMA has added another county to this disaster declaration; Lakeview reminds all lenders that this is an active disaster for some areas within the state
	10.21.20 Lakeview Declaration	Closed - Initial Declaration	All Products	The Zip Codes in the following Counties: Fresno, Madera, Mendocino, Siskiyou Zip Codes: 93210, 93602, 93604, 93605, 93634, 93643, 93644, 93657, 93664, 93666, 93667, 95428, 95490, 96031, 96039, 96050, 96086, 96134	09.04.20	Continuing	FEMA has declared seven additional counties in a new named disaster for the State of CA
	10.21.20 Lakeview Declaration	Active - Initial Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following County: Los Angeles Zip Codes: 91006, 91010, 91011, 91011, 91016, 91023, 91024, 91390, 91702, 93532, 93536, 93543, 93544, 93550, 93552, 93553, 93563	09.04.20	09.28.20	FEMA has declared seven additional counties in a new named disaster; Lakeview has amended the declaration to bifurcate FHA loans, adhering to FHA Info#19-34





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	10.21.20 Lakeview Declaration	Active - Initial Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following County: Los Angeles Zip Codes: 91006, 91010, 91011, 91011, 91016, 91023, 91024, 91390, 91702, 93532, 93536, 93543, 93544, 93550, 93552, 93553, 93563	09.04.20	09.28.20	FEMA has declared seven additional counties in a new named disaster for the State of CA
	10.21.20 Lakeview Declaration	Active - Initial Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following County: San Bernardino, San Diego Zip Codes: 91901, 91906, 91935, 92305, 92323, 92339, 92359, 92364, 92399	09.04.20	09.22.20	FEMA has declared seven additional counties in a new named disaster for the State of CA
	10.21.20 FEMA Declaration	Active - Initial Declaration	FHA loans closed and / or endorsed after the incident begin date	Fresno, Los Angeles, Madera, Mendocino, San Bernardino, San Diego, Siskiyou **Except for the zip codes as shown above**	09.04.20	09.18.20	FEMA has declared seven additional counties in a new named disaster for the State of CA
DR 4570 - Louisiana Hurricane Delta	12.23.20 FEMA Declaration	Active - Updated Declaration	All Products	Acadia, Allen, Beauregard, Calcasieu, Cameron, Iberia, Jefferson Davis, Lafayette, Rapides, St. Landry, St. Martin, Vermilion	10.06.20	10.10.20	FEMA has declared additional Parishes to this disaster.
	11.09.20 FEMA Declaration	Closed - Updated Declaration	All Products	Acadia, Beauregard, Calcasieu, Cameron, Jefferson Davis, Lafayette, Rapides, St. Landry, St. Martin, Vermilion	10.06.20	10.10.20	FEMA has declared additional Parishes to this disaster.
	10.16.20 FEMA Declaration	Closed - Initial Declaration	All Products	Acadia, Calcasieu, Cameron, Jefferson Davis, Vermilion	10.06.20	10.10.20	FEMA has declared several Parishes for Individual Assistance due to Hurricane Delta
DR 4564 - Florida Hurricane Sally - continued on next page	10.09.20 Lakeview Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Bay, Escambia, Okaloosa, Santa Rosa, Walton	09.14.20	09.17.20	Lakeview has amended the Incident End date to 09/17/20 for FNMA, FHLMC, VA, USDA, Portfolio and FHA Ioans closed and/or endorsed prior to the incident begin date
	10.09.20 Lakeview Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Bay, Escambia, Okaloosa, Santa Rosa, Walton	09.14.20	09.28.20	Lakeview has amended the declaration to bifurcate FHA loans, adhering to FHA Info#19-34

## **Disaster Declaration File**





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	10.05.20 FEMA Declaration	Closed - Initial Declaration	All Products	Bay, Escambia, Okaloosa, Santa Rosa, Walton	09.14.20	09.28.20	Lakeview declared end date, FEMA has not declared an end date. Incident end date adjusted in compliance with FHA INFO #19-34
DR 4563 - Alabama Hurricane Sally	09.28.20 Lakeview Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Baldwin, Escambia, Mobile	09.14.20	09.28.20	Lakeview declared end date, FEMA has not declared an end date.
	09.28.20 FEMA Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Baldwin, Escambia, Mobile	09.14.20	09.28.20	Incident End Date adjusted in compliance with FHA INFO #19-34.
	09.20.20 FEMA Declaration	Closed - Initial Declaration	All Products	Baldwin, Escambia, Mobile	09.14.20	Continuing	FEMA has declared a disaster for three AL counties
DR 4562 - Oregon Wildfires And Straight line Winds - continued on next page	11.16.20 Lakeview Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The below listed Zip Codes in the following Counties: Clackamas, Linn, Marion Zip Codes: 97004, 97017, 97023, 97038, 97045, 97055, 97342, 97350	09.07.20	11.16.20	Lakeview has declared an end date to the Zip Codes in these counties
	11.16.20 Lakeview Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The below listed Zip Codes in the following Counties: Clackamas, Linn, Marion Zip Codes: 97004, 97017, 97023, 97038, 97045, 97055, 97342, 97350	09.07.20	11.16.20	Lakeview has declared an end date to the Zip Codes in these counties
	11.03.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The below listed Zip Codes in the following Counties: Clackamas, Linn, Marion Zip Codes: 97004, 97017, 97023, 97038, 97045, 97055, 97342, 97350	09.07.20	Continuing	Lakeview reminds all lenders that the listed Zip Codes for the Counties of Clackamas, Linn and Marion are still under a Disaster Declaration





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	11.03.20 Lakeview Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The below listed Zip Codes in the following Counties: Clackamas, Linn, Marion Zip Codes: 97004, 97017, 97023, 97038, 97045, 97055, 97342, 97350	09.07.20	Continuing	Lakeview reminds all lenders that the listed Zip Codes for the Counties of Clackamas, Linn and Marion are still under a Disaster Declaration
	11.03.20 Lakeview Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The below listed Zip Codes in the following Counties: Clackamas, Lane, Linn, Marion Zip Codes: 97022, 97042, 97346, 97358, 97360, 97375, 97381, 97383, 97385, 97386, 97413, 97438, 97453, 97454, 97478, 97488, 97489	09.07.20	11.02.20	Lakeview has declared an Incident End Date for some zip codes in Clackamas, Lane, Linn and Marion counties
	11.03.20 Lakeview Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The below listed Zip Codes in the following Counties: Clackamas, Lane, Linn, Marion Zip Codes: 97022, 97042, 97346, 97358, 97360, 97375, 97381, 97383, 97385, 97386, 97413, 97438, 97453, 97454, 97478, 97488, 97489	09.07.20	11.02.20	Lakeview has declared an Incident End Date for some zip codes in Clackamas, Lane, Linn and Marion counties
	10.26.20 Lakeview Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The below listed Zip Codes in the following Counties: Douglas Zip Codes: 97443, 97447, 97470, 97479	09.07.20	10.26.20	Lakeview has declared an Incident End Date for the listed Zip Codes in Douglas County
	10.26.20 Lakeview Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The below listed Zip Codes in the following Counties: Douglas Zip Codes: 97443, 97447, 97470, 97479	09.07.20	10.26.20	Lakeview has declared an Incident End Date for the listed Zip Codes in Douglas County



Lakeview	

Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	10.26.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The below listed Zip Codes in the following Counties: Clackamas, Lane, Linn, Marion Zip Codes: 97004, 97017, 97022, 97023, 97038, 97042, 97045, 97055, 97342, 97346, 97350, 97358, 97360, 97375, 97381, 97383, 97385, 97386, 97413, 97438, 97453, 97454, 97478, 97488, 97489	09.07.20	Continuing	Lakeview reminds all lenders that the listed Zip Codes for the Counties of Clackamas, Lane, Linn and Marion are still under a Disaster Declaration
	10.26.20 Lakeview Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The below listed Zip Codes in the following Counties: Clackamas, Lane, Linn, Marion Zip Codes: 97004, 97017, 97022, 97023, 97038, 97042, 97045, 97055, 97342, 97346, 97350, 97358, 97360, 97375, 97381, 97383, 97385, 97386, 97413, 97438, 97453, 97454, 97478, 97488, 97489	09.07.20	Continuing	Lakeview reminds all lenders that the listed Zip Codes for the Counties of Clackamas, Lane, Linn and Marion are still under a Disaster Declaration
	10.05.20 Lakeview Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The below listed Zip Codes in the following Counties: Jackson Zip Codes: 97501, 97504, 97520, 97522, 97524, 97535, 97539, 97540	09.07.20	10.05.20	Lakeview has declared an Incident End Date for the listed Zip Codes in Jackson County
	10.05.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The below listed Zip Codes in the following Counties: Clackamas, Douglas, Lane, Linn, Marion Zip Codes: 97004, 97017, 97022, 97023, 97038, 97042, 97045, 97055, 97342, 97346, 97350, 97358, 97360, 97375, 97381, 97383, 97385, 97386, 97413, 97438, 97443, 97447, 97453, 97454, 97470, 97478, 97479, 97488, 97489	09.07.20	Continuing	Lakeview reminds all lenders that the listed Zip Codes for the Counties of Clackamas, Douglas, Lane, Linn and Marion are still under a Disaster Declaration





Disaster Incider	t Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	10.05.20 Lakeview Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The below listed Zip Codes in the following Counties: Clackamas, Douglas, Lane, Linn, Marion Zip Codes: 97004, 97017, 97022, 97023, 97038, 97042, 97045, 97055, 97342, 97346, 97350, 97358, 97360, 97375, 97381, 97383, 97385, 97386, 97413, 97438, 97443, 97447, 97453, 97454, 97470, 97478, 97479, 97488, 97489	09.07.20	Continuing	Lakeview reminds all lenders that the listed Zip Codes for the Counties of Clackamas, Douglas, Lane, Linn and Marion are still under a Disaster Declaration
	10.05.20 Lakeview Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The below listed Zip Codes in the following Counties: Jackson Zip Codes: 97501, 97504, 97520, 97522, 97524, 97535, 97539, 97540	09.07.20	10.05.20	Lakeview has declared an Incident End Date for the listed Zip Codes in Jackson County
	09.30.20 Lakeview Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The below listed Zip Codes in the following Counties: Klamath, Lincoln Zip Codes: 97364, 97367, 97368, 97624, 97626	09.07.20	09.30.20	Lakeview has declared an Incident End Date for the listed Zip Codes in Klamath and Lincoln Counties.
	09.30.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The below listed Zip Codes in the following Counties: Clackamas, Douglas, Jackson, Lane, Linn, Marion Zip Codes: 97004, 97017, 97022, 97023, 97038, 97042, 97045, 97055, 97342, 97346, 97350, 97358, 97360, 97375, 97381, 97383, 97385, 97386, 97413, 97438, 97443, 97447, 97453, 97454, 97470, 97478, 97479, 97488, 97489, 97501, 97504, 97520, 97522, 97524, 97535, 97539, 97540	09.07.20	Continuing	Lakeview reminds all lenders that the listed Zip Codes for the Counties of Clackamas, Douglas, Jackson, Lane, Linn and Marion are still under a Disaster Declaration
	09.30.20 Lakeview Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The below listed Zip Codes in the following Counties: Klamath, Lincoln Zip Codes: 97364, 97367, 97368, 97624, 97626	09.07.20	09.30.20	Lakeview has declared an Incident End Date for the listed Zip Codes in Klamath and Lincoln Counties.





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	09.30.20 Lakeview Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The below listed Zip Codes in the following Counties: Clackamas, Douglas, Jackson, Lane, Linn, Marion Zip Codes: 97004, 97017, 97022, 97023, 97038, 97042, 97045, 97055, 97342, 97346, 97350, 97358, 97360, 97375, 97381, 97383, 97385, 97386, 97413, 97438, 97443, 97447, 97453, 97454, 97470, 97478, 97479, 97488, 97489, 97501, 97504, 97520, 97522, 97524, 97535, 97539, 97540	09.07.20	Continuing	Lakeview reminds all lenders that the listed Zip Codes for the Counties of Clackamas, Douglas, Jackson, Lane, Linn and Marion are still under a Disaster Declaration
	09.22.20 FEMA Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, Marion **Except for the zip codes as shown above**	09.07.20	09.21.20	Incident End Date adjusted in compliance with FHA INFO #19-34.
	09.22.20 Lakeview Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The below listed Zip Codes in the following Counties: Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, Marion Zip Codes: 97004, 97017, 97022, 97023, 97038, 97042, 97045, 97055, 97342, 97346, 97350, 97358, 97360, 97364, 97367, 97368, 97375, 97381, 97383, 97385, 97386, 97413, 97438, 97443, 97447, 97453, 97454, 97470, 97478, 97479, 97488, 97489, 97501, 97504, 97520, 97522, 97524, 97535, 97539, 97540, 97624, 97626	09.07.20	Continuing	Lakeview reminds lenders that this is an active and ongoing disaster in these Lakeview declared zip codes. FHA loans that are closed and/or endorsed after 09/07/20, see above row for guidance.





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	09.22.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The below listed Zip Codes in the following Counties: Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, Marion Zip Codes: 97004, 97017, 97022, 97023, 97038, 97042, 97045, 97055, 97342, 97346, 97350, 97358, 97360, 97364, 97367, 97368, 97375, 97381, 97383, 97385, 97386, 97413, 97438, 97443, 97447, 97453, 97454, 97470, 97478, 97479, 97488, 97489, 97501, 97504, 97520, 97522, 97524, 97535, 97539, 97540, 97624, 97626	09.07.20	Continuing	Lakeview has segmented all FEMA declared counties into Zip Codes
	09.15.20 FEMA Declaration	Closed - Initial Declaration	All Products	Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, Marion	09.07.20	Continuing	FEMA has declared a disaster for eight OR Counties
DR 4559 - Louisiana Hurricane Laura	09.14.20 FEMA Declaration	Active - Updated Declaration	All Products	Acadia, Allen, Beauregard, Caddo, Calcasieu, Cameron, Grant, Jackson, Jefferson Davis, La Salle, Lincoln, Morehouse, Natchitoches, Ouachita, Rapides, Sabine, St. Landry, Union, Vermilion, Vernon, Winn	08.22.20	08.27.20	FEMA has added additional Parishes
	09.10.20 FEMA Declaration	Closed - Updated Declaration	All Products	Acadia, Allen, Beauregard, Calcasieu, Cameron, Grant, Jackson, Jefferson Davis, Lincoln, Morehouse, Natchitoches, Ouachita, Rapides, Sabine, Union, Vermilion, Vernon, Winn	08.22.20	08.27.20	FEMA has added additional Parishes
	09.02.20 FEMA Declaration	Closed - Updated Declaration	All Products	Acadia, Allen, Beauregard, Calcasieu, Cameron, Grant, Jackson, Jefferson Davis, Lincoln, Natchitoches, Ouachita, Rapides, Sabine, Vermilion, Vernon, Winn	08.22.20	08.27.20	FEMA has added additional Parishes
	09.01.20 FEMA Declaration	Closed - Updated Declaration	All Products	Acadia, Allen, Beauregard, Calcasieu, Cameron, Jefferson Davis, Ouachita, Vermilion, Vernon	08.22.20	08.27.20	FEMA has added additional Parishes
	08.28.20 FEMA Declaration	Closed - Initial Declaration	All Products	Allen, Beauregard, Calcasieu, Cameron, Jefferson Davis, Vernon	08.22.20	08.27.20	FEMA declared disaster for Louisiana Parishes





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
Hurricane Laura	08.31.20 Lakeview Declaration	Active - Updated Declaration	Consumer Direct: All products except streamline refinances	**CD CHANNEL ONLY** <u>Louisiana:</u> Acadia, Allen, Assumption, Beauregard, Calcasieu, Cameron, Iberia, Jefferson Davis, Lafayette, St. Landry, St. Martin, St. Mary, Terrebonne, Vermilion; <u>Texas:</u> Brazoria, Calhoun, Cameron, Chambers, Galveston, Hardin, Harris, Jasper, Jefferson, Kenedy, Kleberg, Liberty, Matagorda, Newton, Nueces, Orange, Refugio, San Patricio, Victoria, Willacy	08.26.20	08.31.20	Lakeview has lifted the temporary suspension of closings in select counties in Louisiana and Texas
	08.26.20 Lakeview Declaration	Closed - Initial Declaration	Consumer Direct: All products except streamline refinances	**CD CHANNEL ONLY** <u>Louisiana:</u> Acadia, Allen, Assumption, Beauregard, Calcasieu, Cameron, Iberia, Jefferson Davis, Lafayette, St. Landry, St. Martin, St. Mary, Terrebonne, Vermilion; <u>Texas:</u> Brazoria, Calhoun, Cameron, Chambers, Galveston, Hardin, Harris, Jasper, Jefferson, Kenedy, Kleberg, Liberty, Matagorda, Newton, Nueces, Orange, Refugio, San Patricio, Victoria, Willacy	08.26.20	Continuing	Lakeview has declared a disaster and has suspended closings in the listed counties and parishes
DR 4558 - California Wildfires - continued on next page	11.24.20 Lakeview Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following Counties: Monterey, Trinity, Tulare Zip Codes: 93221, 93262, 93265, 93271, 93527, 93920, 93927, 93928, 93930, 95527	08.14.20	11.23.20	Lakeview has declared an end date to the Zip Codes in these counties
	11.24.20 Lakeview Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Monterey, Trinity, Tulare Zip Codes: 93221, 93262, 93265, 93271, 93527, 93920, 93927, 93928, 93930, 95527	08.14.20	11.23.20	Lakeview has declared an end date to the Zip Codes in these counties
	11.18.20 Lakeview Declaration	Active - Updated Declaration	All Products	The Zip Codes in the following County: Mendocino Zip Codes: 95428, 95490	08.14.20	11.16.20	FEMA has added Mendocino County to this named disaster





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	11.18.20 Lakeview Declaration	Active - Updated Declaration	All Products	The Zip Codes in the following County: Stanislaus Zip Codes: 95360, 95363	08.14.20	10.02.20	FEMA has added Stanislaus County to this named disaster
	11.18.20 Lakeview Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Butte, Lake, Lassen, Medocino, Monterey, Napa, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus, Trinity, Tulare, Yolo **Except for the zip codes as shown above and below**	08.14.20	08.28.20	Incident End Date adjusted in compliance with FHA INFO #19-34.
	11.16.20 Lakeview Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following Counties: Monterey, Trinity, Tulare Zip Codes: 93221, 93262, 93265, 93271, 93527, 93920, 93927, 93928, 93930, 95527	08.14.20	Continuing	Lakeview reminds all lenders that there is still active fires in these applicable Zip Codes
	11.16.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Monterey, Trinity, Tulare Zip Codes: 93221, 93262, 93265, 93271, 93527, 93920, 93927, 93928, 93930, 95527	08.14.20	Continuing	Lakeview reminds all lenders that there is still active fires in these applicable Zip Codes
	11.16.20 Lakeview Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following Counties: Lake, Trinity Zip Codes: 95469, 95552, 95595	08.14.20	11.16.20	Incident End Date has been declared for these Zip Codes in these Counties
	11.16.20 Lakeview Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Lake, Trinity Zip Codes: 95469, 95552, 95595	08.14.20	11.16.20	Incident End Date has been declared for these Zip Codes in these Counties
	11.06.20 Lakeview Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following Counties: Lake, Monterey Zip Codes: 93920, 93927, 93928, 93930, 95469	08.14.20	Continuing	There are active fires in these zip codes for the Counties listed within; Incident End Date has not been declared.





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	11.06.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Lake, Monterey Zip Codes: 93920, 93927, 93928, 93930, 95469	08.14.20	Continuing	There are active fires in these zip codes for the Counties listed within; Incident End Date has not been declared.
	11.06.20 Lakeview Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following Counties: Butte Zip Codes: 95916, 95930, 95940, 95941, 95965, 95966	08.14.20	11.06.20	Fire in Butte county has been largely contained; Incident End Eate has been declared.
	11.06.20 Lakeview Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Butte Zip Codes: 95916, 95930, 95940, 95941, 95965, 95966	08.14.20	11.06.20	Fire in Butte county has been largely contained; Incident End Eate has been declared.
	10.22.20 Lakeview Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following Counties: Napa, Sonoma Zip Codes: 94508, 94515, 94567, 94574, 94576, 95404, 95405, 95409, 95452	08.14.20	10.22.20	The Glass Fire in Napa and Sonoma Counties has been contained. Incident End Date declared.
	10.22.20 Lakeview Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Napa, Sonoma Zip Codes: 94508, 94515, 94567, 94574, 94576, 95404, 95405, 95409, 95452	08.14.20	10.22.20	The Glass Fire in Napa and Sonoma Counties has been contained. Incident End Date declared.
	10.22.20 Lakeview Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following Counties: Butte, Lake, Monterey Zip Codes: 93920, 93927, 93928, 93930, 95469, 95916, 95930, 95940, 95941, 95965, 95966	08.14.20	Continuing	There are active fires in these zip codes for the Counties listed within; Incident End Date has not been declared.





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	10.22.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Butte, Lake, Monterey Zip Codes: 93920, 93927, 93928, 93930, 95469, 95916, 95930, 95940, 95941, 95965, 95966	08.14.20	Continuing	There are active fires in these zip codes for the Counties listed within; Incident End Date has not been declared.
	10.21.20 Lakeview Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following County: Lassen Zip Codes: 96006, 96109, 96114, 96119, 96123, 96130, 96132, 96136	08.14.20	08.28.20	FEMA has added additional counties; incident end date has been declared for Lassen county
	10.21.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following County: Trinity, Tulare Zip Codes: 93221, 93262, 93265, 93271, 93527, 95527, 95552, 95595	08.14.20	Continuing	FEMA has added additional counties; incident is currently active and ongoing
	10.21.20 Lakeview Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following County: Trinity, Tulare Zip Codes: 93221, 93262, 93265, 93271, 93527, 95527, 95552, 95595	08.14.20	Continuing	FEMA has added additional counties; incident is currently active and ongoing
	10.21.20 FEMA Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Butte, Lake, Lassen, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Trinity, Tulare, Yolo **Except for the zip codes as shown above**	08.14.20	08.28.20	Incident End Date adjusted in compliance with FHA INFO #19-34.
	10.09.20 Lakeview Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following County: Butte Zip Codes: 95942, 95954, 95973, 95978 1/17/2023	08.14.20	09.30.20	Lakeview has declared an Incident End Date for the listed Zip Codes in Butte County





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	10.09.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Butte, Lake, Monterey, Napa, Sonoma Zip Codes: 93920, 93927, 93928, 93930, 94508, 94515, 94567, 94574, 94576, 95404, 95405, 95409, 95452, 95469, 95916, 95930, 95940, 95941, 95965, 95966	08.14.20	Continuing	Several Zip Codes have been removed from Butte County as reflected above; Lakeview reminds all lenders that this is an active and ongoing disaster for the listed impacted Zip Codes within
	10.09.20 Lakeview Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following County: Butte Zip Codes: 95942, 95954, 95973, 95978	08.14.20	09.30.20	Lakeview has declared an Incident End Date for the listed Zip Codes in Butte County
	10.09.20 Lakeview Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following Counties: Butte, Lake, Monterey, Napa, Sonoma Zip Codes: 93920, 93927, 93928, 93930, 94508, 94515, 94567, 94574, 94576, 95404, 95405, 95409, 95452, 95469, 95916, 95930, 95940, 95941, 95965, 95966	08.14.20	Continuing	Several Zip Codes have been removed from Butte County as reflected above; Lakeview reminds all lenders that this is an active and ongoing disaster for the listed impacted Zip Codes within
	10.05.20 Lakeview Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Santa Clara Zip Codes: 95020, 95035, 95038, 95127, 95132, 95140	08.14.20	10.05.20	Lakeview has declared an Incident End Date for the listed Zip Codes in Santa Clara County
	10.05.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Butte, Lake, Monterey, Napa, Sonoma Zip Codes: 93920, 93927, 93928, 93930, 94508, 94515, 94567, 94574, 94576, 95404, 95405, 95409, 95452, 95469, 95916, 95930, 95940, 95941, 95942, 95954, 95965, 95966, 95973, 95978	08.14.20	Continuing	SCU Lightning Complex Fire in Santa Clara has now been 100% contained. Lakeview reminds all Lenders that this is an ongoing and active disaster for the impacted Zip Codes and Counties identified here
	10.05.20 Lakeview Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following Counties: Santa Clara Zip Codes: 95020, 95035, 95038, 95127, 95132, 95140	08.14.20	10.05.20	Lakeview has declared an Incident End Date for the listed Zip Codes in Santa Clara County





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	10.05.20 Lakeview Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following Counties: Butte, Lake, Monterey, Napa, Sonoma Zip Codes: 93920, 93927, 93928, 93930, 94508, 94515, 94567, 94574, 94576, 95404, 95405, 95409, 95452, 95469, 95916, 95930, 95940, 95941, 95942, 95954, 95965, 95966, 95973, 95978	08.14.20	Continuing	SCU Lightning Complex Fire in Santa Clara has now been 100% contained. Lakeview reminds all Lenders that this is an ongoing and active disaster for the impacted Zip Codes and Counties identified here
	10.02.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Butte, Lake, Monterey, Napa, Santa Clara, Sonoma Zip Codes: 93920, 93927, 93928, 93930, 94508, 94515, 94567, 94574, 94576, 95404, 95405, 95409, 95020, 95035, 95038, 95127, 95132, 95140, 95452, 95469, 95916, 95930, 95940, 95941, 95942, 95954, 95965, 95966, 95973, 95978	08.14.20	Continuing	LNU Lightning Complex Fire in Napa, Lake, Sonoma, Yolo and Solano Counties have now been 100% contained. Lakeview reminds all Lenders that this is an ongoing and active disaster for the impacted Zip Codes and Counties identified here
	10.02.20 Lakeview Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Lake, Napa, Solano, Sonoma, Yolo Zip Codes: 94533, 94534, 94558, 95421, 95436, 95441, 95446, 95448, 95450, 95457, 95461, 95606, 95607, 95627, 95637, 95679, 95687, 95688, 95694	08.14.20	10.02.20	Lakeview has declared an Incident End Date for some of the listed Zip Codes in Lake, Napa, Solano, Sonoma and Yolo Counties
	10.02.20 Lakeview Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following Counties: Butte, Lake, Monterey, Napa, Santa Clara, Sonoma Zip Codes: 93920, 93927, 93928, 93930, 94508, 94515, 94567, 94574, 94576, 95404, 95405, 95409, 95020, 95035, 95038, 95127, 95132, 95140, 95452, 95469, 95916, 95930, 95940, 95941, 95942, 95954, 95965, 95966, 95973, 95978	08.14.20	Continuing	LNU Lightning Complex Fire in Napa, Lake, Sonoma, Yolo and Solano Counties have now been 100% contained. Lakeview reminds all Lenders that this is an ongoing and active disaster for the impacted Zip Codes and Counties identified here





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	10.02.20 Lakeview Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following Counties: Lake, Napa, Solano, Sonoma, Yolo Zip Codes: 94533, 94534, 94558, 95421, 95436, 95441, 95446, 95448, 95450, 95457, 95461, 95606, 95607, 95627, 95637, 95679, 95687, 95688, 95694	08.14.20	10.02.20	Lakeview has declared an Incident End Date for some of the listed Zip Codes in Lake, Napa, Solano, Sonoma and Yolo Counties
	09.30.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Butte, Lake, Monterey, Napa, Santa Clara, Solano, Sonoma, Yolo Zip Codes: 93920, 93927, 93928, 93930, 94508, 94515, 94533, 94534, 94558, 94567, 94574, 94576, 95404, 95405, 95409, 95020, 95035, 95038, 95060, 95127, 95132, 95140, 95421, 95436, 95441, 95446, 95448, 95450, 95452, 95457, 95461, 95469, 95606, 95607, 95627, 95637, 95679, 95687, 95688, 95694, 95916, 95930, 95940, 95941, 95942, 95954, 95965, 95966, 95973, 95978	08.14.20	Continuing	FEMA has declared a disaster for Santa Clara County; additional Zip Codes added for Santa Clara County. All other Counties and Zip Codes are under a Disaster Declaration and must adhere to the posted policies
	09.30.20 Lakeview Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Butte, Monterey, San Mateo, Santa Cruz Zip Codes: 93908, 93924, 93960, 94060, 94021, 94020, 95005, 95006, 95007, 95017, 95018, 95033, 95060, 95928	08.14.20	09.30.20	Lakeview has declared an Incident End Date for some of the listed Zip Codes in Butte, Monterey, San Mateo, Santa Cruz Counties





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	09.30.20 Lakeview Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following Counties: Butte, Lake, Monterey, Napa, Santa Clara, Solano, Sonoma, Yolo Zip Codes: 93920, 93927, 93928, 93930, 94508, 94515, 94533, 94534, 94558, 94567, 94574, 94576, 95404, 95405, 95409, 95020, 95035, 95038, 95060, 95127, 95132, 95140, 95421, 95436, 95441, 95446, 95448, 95450, 95452, 95457, 95461, 95469, 95606, 95607, 95627, 95637, 95679, 95687, 95688, 95694, 95916, 95930, 95940, 95941, 95942, 95954, 95965, 95966, 95973, 95978	08.14.20	Continuing	FEMA has declared a disaster for Santa Clara County; additional Zip Codes added for Santa Clara County. All other Counties and Zip Codes are under a Disaster Declaration and must adhere to the posted policies
	09.30.20 Lakeview Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following Counties: Butte, Monterey, San Mateo, Santa Cruz Zip Codes: 93908, 93924, 93960, 94060, 94021, 94020, 95005, 95006, 95007, 95017, 95018, 95033, 95060, 95928	08.14.20	09.30.20	Lakeview has declared an Incident End Date for some of the listed Zip Codes in Butte, Monterey, San Mateo, Santa Cruz Counties
	09.29.20 Lakeview Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following Counties: Butte, Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo Zip Codes: 93908, 93920, 93924, 93927, 93928, 93930, 93960, 94020, 94021, 94060, 94508, 94515, 94533, 94534, 94558, 94567, 94574, 94576, 95404, 95405, 95409, 95005, 95006, 95007, 95017, 95018, 95033, 95060, 95421, 95436, 95441, 95446, 95448, 95450, 95452, 95457, 95461, 95469, 95606, 95607, 95627, 95637, 95679, 95687, 95688, 95694, 95916, 95928, 95930, 95940, 95941, 95942, 95954, 95965, 95966, 95973, 95978	08.14.20	Continuing	Additional Zip Codes added for Sonoma County





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	09.29.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Butte, Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo Zip Codes: 93908, 93920, 93924, 93927, 93928, 93930, 93960, 94020, 94021, 94060, 94508, 94515, 94533, 94534, 94558, 94567, 94574, 94576, 95404, 95405, 95409, 95005, 95006, 95007, 95017, 95018, 95033, 95060, 95421, 95436, 95441, 95446, 95448, 95450, 95452, 95457, 95461, 95469, 95606, 95607, 95627, 95637, 95679, 95687, 95688, 95694, 95916, 95928, 95930, 95940, 95941, 95942, 95954, 95965, 95966, 95973, 95978	8.14.20	Continuing	Additional Zip Codes added for Sonoma County
	09.28.20 Lakeview Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following Counties: Butte, Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo Zip Codes: 93908, 93920, 93924, 93927, 93928, 93930, 93960, 94020, 94021, 94060, 94508, 94515, 94533, 94534, 94558, 94567, 94574, 94576, 95005, 95006, 95007, 95017, 95018, 95033, 95060, 95421, 95436, 95441, 95446, 95448, 95450, 95457, 95461, 95469, 95606, 95607, 95627, 95637, 95679, 95687, 95688, 95694, 95916, 95928, 95930, 95940, 95941, 95942, 95954, 95965, 95966, 95973, 95978	08.14.20	Continuing	Additional Zip Codes added for Napa County





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	09.28.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Butte, Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo Zip Codes: 93908, 93920, 93924, 93927, 93928, 93930, 93960, 94020, 94021, 94060, 94508, 94515, 94533, 94534, 94558, 94567, 94574, 94576, 95005, 95006, 95007, 95017, 95018, 95033, 95060, 95421, 95436, 95441, 95446, 95448, 95450, 95457, 95461, 95469, 95606, 95607, 95627, 95637, 95679, 95687, 95688, 95694, 95916, 95928, 95930, 95940, 95941, 95942, 95954, 95965, 95966, 95973, 95978	8.14.20	Continuing	Additional Zip Codes added for Napa County
	09.21.20 FEMA Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Butte, Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo **Except for the zip codes as shown above**	08.14.20	08.28.20	Incident End Date adjusted in compliance with FHA INFO #19-34.
	09.21.20 Lakeview Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	The Zip Codes in the following Counties: Butte, Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo Zip Codes: 93908, 93920, 93924, 93927, 93928, 93930, 93960, 94020, 94021, 94060, 94515, 94533, 94534, 94558, 94567, 94574, 95005, 95006, 95007, 95017, 95018, 95033, 95060, 95421, 95436, 95441, 95446, 95448, 95450, 95457, 95461, 95469, 95606, 95607, 95627, 95637, 95679, 95687, 95688, 95694, 95916, 95928, 95930, 95940, 95941, 95942, 95954, 95965, 95966, 95973, 95978	08.14.20	Continuing	Lakeview reminds lenders that this is an active and ongoing disaster in these Lakeview declared zip codes. FHA loans that are closed and/or endorsed after 08/14/20, see above row for guidance.





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	09.14.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Butte, Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo Zip Codes: 93908, 93920, 93924, 93927, 93928, 93930, 93960, 94020, 94021, 94060, 94515, 94533, 94534, 94558, 94567, 94574, 95005, 95006, 95007, 95017, 95018, 95033, 95060, 95421, 95436, 95441, 95446, 95448, 95450, 95457, 95461, 95469, 95606, 95607, 95627, 95637, 95679, 95687, 95688, 95694, 95916, 95928, 95930, 95940, 95941, 95942, 95954, 95965, 95966, 95973, 95978	8.14.20	Continuing	FEMA added an additional county and Lakeview has segmented FEMA declared counties into zip codes
	09.14.20 FEMA Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Butte, Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo	08.14.20	Continuing	FEMA added additional County
	09.11.20 Lakeview Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo	08.14.20	Continuing	Retracted incident end date
	09.10.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo Zip Codes: 93908, 93920, 93924, 93927, 93928, 93930, 93960, 94020, 94021, 94060, 94515, 94533, 94534, 94558, 94567, 94574, 95005, 95006, 95007, 95017, 95018, 95033, 95060, 95421, 95436, 95441, 95446, 95448, 95450, 95457, 95461, 95469, 95606, 95607, 95627, 95637, 95679, 95687, 95688, 95694	8.14.20	Continuing	Additional Zip Codes added for Monterey and Santa Cruz Counties
	09.04.20 Lakeview Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo	08.14.20	08.28.20	Incident End Date adjusted in compliance with FHA INFO #19-34





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	09.04.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo Zip Codes: 93908, 93920, 93924, 93927, 93930, 93960, 94020, 94021, 94060, 94515, 94533, 94534, 94558, 94567, 94574, 95005, 95006, 95017, 95018, 95060, 95421, 95436, 95441, 95446, 95448, 95450, 95457, 95461, 95469, 95606, 95607, 95627, 95637, 95679, 95687, 95688, 95694	8.14.20	Continuing	Two additional Zip Codes added for Yolo County
	09.03.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The Zip Codes in the following Counties: Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo Zip Codes: 93908, 93920, 93924, 93927, 93930, 93960, 94020, 94021, 94060, 94515, 94533, 94534, 94558, 94567, 94574, 95005, 95006, 95017, 95018, 95060, 95421, 95436, 95441, 95446, 95448, 95450, 95457, 95461, 95469, 95606, 95607, 95627, 95687, 95688, 95694	8.14.20	Continuing	Lakeview has segmented all FEMA declared counties into Zip Codes
	09.03.20 Lakeview Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo	08.14.20	Continuing	Standard disaster guidelines apply for FHA loans
	08.22.20 FEMA Declaration	Closed - Initial Declaration	All Products	Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo	08.14.20	Continuing	FEMA declared disaster on 08.22.20, counties added 08.24.20
DR 4557 - Iowa Severe Storms - continued on next page	10.09.20 FEMA Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Benton, Boone, Cedar, Clinton, Jasper, Linn, Marshall, Polk, Poweshiek, Scott, Story, Tama	08.10.20	09.28.20	FEMA has added another county
	10.09.20 FEMA Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Benton, Boone, Cedar, Clinton, Jasper, Linn, Marshall, Polk, Poweshiek, Scott, Story, Tama	08.10.20	08.24.20	FEMA has added another county





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	09.28.20 Lakeview Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Benton, Boone, Cedar, Jasper, Linn, Marshall, Polk, Poweshiek, Scott, Story, Tama	08.10.20	09.28.20	Lakeview declared end date, FEMA has not declared an end date.
	09.04.20 FEMA Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Benton, Boone, Cedar, Jasper, Linn, Marshall, Polk, Poweshiek, Scott, Story, Tama	08.10.20	08.24.20	Incident End Date adjusted in compliance with FHA INFO #19-34
	09.03.20 FEMA Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Benton, Boone, Cedar, Jasper, Linn, Marshall, Polk, Poweshiek, Scott, Story, Tama	08.10.20	No End Date	FEMA added counties
	09.03.20 FEMA Declaration	Closed - Updated Declaration	All Products	Benton, Boone, Cedar, Jasper, Linn, Marshall, Polk, Poweshiek, Scott, Story, Tama	08.10.20	No End Date	FEMA added counties
	08.17.20 FEMA Declaration	Closed - Initial Declaration	All Products	Linn	08.10.20	No End Date	FEMA declared disaster on 08.17.20, added a county on 08.21.20. FEMA has not declared an end date.
DR 4548 - Utah Earthquake and Aftershocks	07.09.20 FEMA Declaration	Active - Initial Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Davis, Salt Lake	03.18.20	04.17.20	FEMA Declared Disaster
	07.09.20 FEMA Declaration	Active - Initial Declaration	FHA loans closed and / or endorsed after the incident begin date	Davis, Salt Lake	03.18.20	04.01.20	FEMA Declared Disaster
DR 4547 - Michigan Severe Storms and Flooding	07.09.20 FEMA Declaration	Active - Initial Declaration	All Products	Arenac, Gladwin, Iosco, Midland, Saginaw	05.16.20	05.22.20	FEMA Declared Disaster
DR 4542 - South Carolina Severe Storms, Tornadoes,	05.13.20 FEMA Declaration	Active - Updated Declaration	All Products	Aiken, Barnwell, Berkeley, Colleton, Hampton, Marlboro, Oconee, Orangeburg, Pickens	04.12.20	04.13.20	FEMA added counties



Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
and Straight-line Winds	05.01.20 FEMA Declaration	Closed - Initial Declaration	All Products	Aiken, Colleton, Hampton, Marlboro, Oconee, Orangeburg, Pickens	04.12.20	04.13.20	FEMA Declared Disaster
DR 4541 - Tennessee Severe Storms, Tornadoes, Straight-line Winds, and Flooding	04.24.20 FEMA Declaration	Active - Initial Declaration	All Products	Bradley, Hamilton	04.12.20	04.13.20	FEMA Declared Disaster
DR 4536 - Mississippi Severe Storms, Tornadoes, Straight-line Winds,	09.10.20 FEMA Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Clarke, Covington, Grenada, Jasper, Jefferson Davis, Jones, Lawrence, Panola, Walthall	04.12.20	04.26.20	Incident End Date has been updated per FHA guidelines and in compliance with FHA INFO #19-34
and Flooding	05.11.20 FEMA Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Clarke, Covington, Grenada, Jasper, Jefferson Davis, Jones, Lawrence, Panola, Walthall	04.12.20	04.12.20	FEMA added counties
	04.16.20 FEMA Declaration	Closed - Initial Declaration	All Products	Covington, Jefferson Davis, Jones	04.12.20	04.12.20	FEMA Declared Disaster; Lakeview Bayview declared end date
DR 4519 - Oregon Severe Storms, Flooding, Landslide, and Mudslides	04.03.20 FEMA Declaration	Active - Initial Declaration	All Products	Umatilla	02.05.20	02.09.20	FEMA Declared Disaster
DR 4476 - Tennessee Severe Storms, Tornadoes, Straight-line Winds, and Flooding - continued on next page	03.20.20 FEMA Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Davidson, Putnam, Wilson	03.03.20	03.03.20	Lakeview declared end date, FEMA has not declared an end date.
	03.17.20 FEMA Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Davidson, Putnam, Wilson	03.03.20	03.17.20	Incident End Date has been updated per FHA guidelines and in compliance with FHA INFO #19-34





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	03.17.20 FEMA Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Davidson, Putnam, Wilson	03.03.20	No End Date	Bifurcated policy due to FHA guidelines
	03.05.20 FEMA Declaration	Closed- Initial Declaration	All Products	Davidson, Putnam, Wilson	03.03.20	No End Date	FEMA disaster declared, ongoing active disaster
DR 4469 - South Dakota Severe Storms, Tornadoes, and Flooding	01.10.20 FEMA Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Aurora, Brookings, Charles Mix, Davison, Hanson, Hutchinson, Lake, Lincoln, McCook, Minnehaha, Moody, Yankton	09.09.19	09.26.19	FEMA has added an additional county
	01.10.20 FEMA Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Aurora, Brookings, Charles Mix, Davison, Hanson, Hutchinson, Lake, Lincoln, McCook, Minnehaha, Moody, Yankton	09.09.19	09.23.19	FEMA has added an additional county
	11.19.19 FEMA Declaration	Closed - Initial Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Brookings, Charles Mix, Davison, Hanson, Hutchinson, Lake, Lincoln, McCook, Minnehaha, Moody, Yankton	09.09.19	09.26.19	FEMA disaster declared on 11.18.19
	11.19.19 FEMA Declaration	Closed - Initial Declaration	FHA loans closed and / or endorsed after the incident begin date	Brookings, Charles Mix, Davison, Hanson, Hutchinson, Lake, Lincoln, McCook, Minnehaha, Moody, Yankton	09.09.19	09.23.19	FEMA disaster declared on 11.18.19, Incident End Date adjusted in compliance with FHA INFO #19-34
DR 4466 - Texas Tropical Storm Imelda	10.29.19 FEMA Declaration	Active - Updated Declaration	All Products	Chambers, Harris, Jefferson, Liberty, Montgomery, Orange, San Jacinto	09.17.19	09.23.19	FEMA has added an additional county
	10.07.19 FEMA Declaration	Active - Initial Declaration	All Products	Chambers, Harris, Jefferson, Liberty, Montgomery, Orange	09.17.19	09.23.19	FEMA declared disaster on 10.04.19, IA counties added on 10.07.19





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
Winds, Tornadoes,	10.18.19 FEMA Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Clay, Humphreys, Issaquena, Lowndes, Monroe, Sharkey, Warren, Yazoo	02.22.19	08.23.19	FEMA disaster declared on 04.23.19, Individual Assistance counties added on 09.20.19, Incident Period extended on 10.16.19 from March 29, 2019 through August 23, 2019
	09.23.19 FEMA Declaration	Active - Initial Declaration	FHA loans closed and / or endorsed after the incident begin date	Clay, Humphreys, Issaquena, Lowndes, Monroe, Sharkey, Warren, Yazoo	02.22.19	03.08.19	FEMA disaster declared on 04.23.19, Individual Assistance counties added on 09.20.19
F	09.23.19 FEMA Declaration	Active - Initial Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Clay, Humphreys, Issaquena, Lowndes, Monroe, Sharkey, Warren, Yazoo	02.22.19	03.29.19	FEMA disaster declared on 04.23.19, Individual Assistance counties added on 09.20.19
Hurricane Dorian - continued on next page	09.13.19 Lakeview Declaration	Active - Lakeview Updated Action	Consumer Direct: All products except streamline refinances Wholesale & Correspondent: All products	North Carolina: Hyde	09.03.19	09.13.19	Lakeview declared disaster
	09.11.19 Lakeview Declaration	Closed - Lakeview Updated Action	Consumer Direct: All products except streamline refinances Wholesale & Correspondent: All products	<b>North Carolina:</b> Beaufort, Camden, Carteret, Chowan, Currituck, Dare, Hyde, Pamlico, Pasquotank, Perquimans, Tyrrell	09.03.19	No End Date	Lakeview has lifted the temporary suspension of select counties in NC as well as all counties in the SC. Closings have been suspended in the Consumer Direct and Wholesale channels and purchases have been suspended in the Correspondent channel for the remaining targeted counties as listed.

## **Disaster Declaration File**





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	09.09.19 Lakeview Declaration	Closed - Lakeview Updated Action	Consumer Direct: All products except streamline refinances Wholesale & Correspondent: All products	South Carolina: Beaufort, Berkeley, Charleston, Colleton, Georgetown, Horry, Jasper North Carolina: Beaufort, Bertie, Brunswick, Camden, Carteret, Chowan, Craven, Currituck, Dare, Gates, Hertford, Hyde, Jones, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Tyrrell, Washington	09.03.19	No End Date	Lakeview has lifted the temporary suspension of select counties in NC and SC. Closings have been suspended in the Consumer Direct and Wholesale channels and purchases have been suspended in the Correspondent channel for the remaining targeted counties as listed.
	09.06.19 Lakeview Declaration	Closed - Lakeview Updated Action	Consumer Direct: All products except streamline refinances Wholesale & Correspondent: All products	South Carolina: Beaufort, Berkeley, Charleston, Colleton, Dorchester, Georgetown, Horry, Jasper, Marion, Williamsburg North Carolina: Beaufort, Bertie, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Currituck, Dare, Gates, Hertford, Hyde, Jones, Martin, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Tyrrell, Washington	09.03.19	No End Date	Lakeview has lifted the temporary suspension of select counties in NC and SC. Closings have been suspended in the Consumer Direct and Wholesale channels and purchases have been suspended in the Correspondent channel for the remaining targeted counties as listed.
	09.05.19 Lakeview Declaration	Closed - Lakeview Updated Action	Consumer Direct: All products except streamline refinances Wholesale & Correspondent: All products	<b>Florida:</b> Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	8.29.19	09.05.19	Lakeview has lifted temporary suspension on loan closings and purchases for the State of Florida. Active declarations are still in place for Georgia, South Carolina and North Carolina
	09.04.19 Lakeview Declaration	Closed - Lakeview Updated Action Closed	Consumer Direct: All products except streamline refinances Wholesale & Correspondent: All products	<b>Florida:</b> Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	8.29.19	No End Date	Lakeview has updated Florida county listing





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	09.03.19 Lakeview Declaration	Closed - Lakeview Initial Action	Consumer Direct: All products except streamline refinances Wholesale & Correspondent: All products	<ul> <li>Georgia: Brantley, Bryan, Camden, Charlton, Chatham, Clinch, Echols, Effingham, Glynn, Liberty, Long, McIntosh, Pierce, Ware, Wayne South Carolina: Allendale, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Clarendon, Colleton, Darlington, Dillon, Dorchester, Florence, Georgetown, Hampton, Horry, Jasper, Lee, Marion, Marlboro, Orangeburg, Sumter, Williamsburg North Carolina: Beaufort, Bertie, Bladen, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Cumberland, Currituck, Dare, Duplin, Edgecombe, Gates, Greene, Halifax, Harnett, Hertford, Hoke, Hyde, Johnston, Jones, Lenoir, Martin, Nash, New Hanover, Northampton, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Robeson, Sampson, Scotland, Tyrrell, Washington, Wayne, Wilson</li> </ul>	09.03.19	No End Date	Lakeview declared suspension of loan closings in Consumer Direct and Wholesale channels and suspended purchases in the Correspondent channel
	08.29.19 Lakeview Declaration	Closed - Lakeview Initial Action	Consumer Direct: All products except streamline refinances Wholesale: All products	Florida: Alachua, Baker, Bradford, Brevard, Broward, Charlotte, Citrus, Clay, Collier, Columbia, DeSoto, Dixie, Duval, Flagler, Gilchrist, Glades, Hamilton, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lafayette, Lake, Lee, Levy, Madison, Manatee, Marion, Martin, Miami-Dade, Monroe, Nassau, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Suwannee, Taylor, Union, Volusia	8.29.19	No End Date	Lakeview declared suspension of loan closings in <b>Consumer Direct</b> and <b>Wholesale</b> channels
DR 4454 - Texas Severe Storms and Flooding	07.18.19 FEMA Declaration	Active - Initial Declaration	All Products	Cameron, Hidalgo, Willacy	06.24.19	06.25.19	FEMA declared disaster on 07.17.19
DR 4451 - Missouri Severe Storms, Tornadoes, and Flooding - continued on next page	08.07.19 FEMA Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Andrew, Atchison, Boone, Buchanan, Callaway, Carroll, Chariton, Cole, Greene, Holt, Jackson, Jasper, Jefferson, Lafayette, Lewis, Lincoln, Livingston, McDonald, Miller, Newton, Osage, Pike, Platte, Pulaski, Saline, St. Charles 1/17/2023	04.29.19	07.05.19	FEMA added counties





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	08.07.19 FHA Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Andrew, Atchison, Boone, Buchanan, Callaway, Carroll, Chariton, Cole, Greene, Holt, Jackson, Jasper, Jefferson, Lafayette, Lewis, Lincoln, Livingston, McDonald, Miller, Newton, Osage, Pike, Platte, Pulaski, Saline, St. Charles	04.29.19	05.13.19	FEMA added counties
	07.30.19 FEMA Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Andrew, Atchison, Boone, Buchanan, Carroll, Chariton, Cole, Greene, Holt, Jackson, Jasper, Lafayette, Lincoln, Livingston, Miller, Osage, Pike, Platte, Pulaski, St. Charles	04.29.19	07.05.19	FEMA declared end date
	07.16.19 FHA Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Andrew, Atchison, Boone, Buchanan, Carroll, Chariton, Cole, Greene, Holt, Jackson, Jasper, Lafayette, Lincoln, Livingston, Miller, Osage, Pike, Platte, Pulaski, St. Charles	04.29.19	05.13.19	FHA declared Incident End Date via FHA Info #19-34
	07.16.19 FEMA Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Andrew, Atchison, Boone, Buchanan, Carroll, Chariton, Cole, Greene, Holt, Jackson, Jasper, Lafayette, Lincoln, Livingston, Miller, Osage, Pike, Platte, Pulaski, St. Charles	04.29.19	No End Date	Bifurcated policy due to FHA clarification
	07.10.19 FEMA Declaration	Closed - Initial Declaration	All Products	Andrew, Atchison, Boone, Buchanan, Carroll, Chariton, Cole, Greene, Holt, Jackson, Jasper, Lafayette, Lincoln, Livingston, Miller, Osage, Pike, Platte, Pulaski, St. Charles	04.29.19	No End Date	FEMA declared disaster on 07.09.19
DR 4447 - Ohio Severe Storms, Straight-line Winds,	07.08.19 FEMA Declaration	Active - Updated Declaration	All Products	Auglaize, Darke, Greene, Hocking, Mahoning, Mercer, Miami, Montgomery, Muskingum, Perry, Pickaway	05.27.19	05.29.19	FEMA added counties
tornadoes, Flooding, Landslides, and Mudslide	06.19.19 FEMA Declaration	Closed - Initial Declaration	All Products	Auglaize, Darke, Greene, Hocking, Mercer, Miami, Montgomery, Muskingum, Perry, Pickaway	05.27.19	05.29.19	FEMA declared disaster on 06.18.19
DR 4441 - Arkansas Severe Storms and Flooding	07.16.19 FHA Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Arkansas, Conway, Crawford, Desha, Faulkner, Jefferson, Lincoln, Logan, Perry, Pope, Pulaski, Sebastian, Yell	05.21.19	06.04.19	FHA declared Incident End Date via FHA Info #19-34





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	07.16.19 FEMA Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Arkansas, Conway, Crawford, Desha, Faulkner, Jefferson, Lincoln, Logan, Perry, Pope, Pulaski, Sebastian, Yell	05.21.19	06.14.19	FEMA added counties, bifurcated policy due to FHA clarification
	06.24.19 FEMA Declaration	Closed - Updated Declaration	All Products	Arkansas, Conway, Crawford, Desha, Faulkner, Jefferson, Logan, Perry, Pope, Pulaski, Sebastian, Yell	05.21.19	06.14.19	FEMA declared an incident end date
	06.17.19 FEMA Declaration	Closed - Updated Declaration	All Products	Arkansas, Conway, Crawford, Desha, Faulkner, Jefferson, Logan, Perry, Pope, Pulaski, Sebastian, Yell	05.21.19	No End Date	FEMA added counties
	06.11.19 FEMA Declaration	Closed - Initial Declaration	All Products	Conway, Crawford, Faulkner, Jefferson, Perry, Pulaski, Sebastian, Yell	05.21.19	No End Date	FEMA declared disaster on 06.08.19
DR 4440 - South Dakota Severe Winter Storm, Snowstorm and	07.16.19 FHA Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Bennett, Bon Homme, Charles Mix, Dewey, Hutchinson, Jackson, Mellette, Minnehaha, Oglala Lakota, Todd, Turner, Yankton, Ziebach	03.13.19	03.27.19	FHA declared Incident End Date via FHA Info #19-34
Flooding	07.16.19 FEMA Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Bennett, Bon Homme, Charles Mix, Dewey, Hutchinson, Jackson, Mellette, Minnehaha, Oglala Lakota, Todd, Turner, Yankton, Ziebach	03.13.19	04.26.19	Bifurcated policy due to FHA clarification
	07.11.19 FEMA Declaration	Closed - Updated Declaration	All Products	Bennett, Bon Homme, Charles Mix, Dewey, Hutchinson, Jackson, Mellette, Minnehaha, Oglala Lakota, Todd, Turner, Yankton, Ziebach	03.13.19	04.26.19	FEMA added counties
	06.11.19 FEMA Declaration	Closed - Initial Declaration	All Products	Bennett, Bon Homme, Charles Mix, Dewey, Hutchinson, Jackson, Mellette, Minnehaha, Oglala Lakota, Todd, Yankton, Ziebach	03.13.19	04.26.19	FEMA declared disaster on 06.07.19
DR 4438 - Oklahoma Severe Storms, Straight-line Winds, Tornadoes and Flooding - continued on next page	07.16.19 FHA Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Alfalfa, Canadian, Cherokee, Craig, Creek, Delaware, Garfield, Kay, Kingfisher, LeFlore, Logan, Mayes, Muskogee, Noble, Nowata, Okmulgee, Osage, Ottawa, Pawnee, Payne, Pottawatomie, Rogers, Sequoyah, Tulsa, Wagoner, Washington, Woods	05.07.19	05.21.19	FHA Declared Incident End Date via FHA Info #19-34





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	07.16.19 FEMA Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Alfalfa, Canadian, Cherokee, Craig, Creek, Delaware, Garfield, Kay, Kingfisher, LeFlore, Logan, Mayes, Muskogee, Noble, Nowata, Okmulgee, Osage, Ottawa, Pawnee, Payne, Pottawatomie, Rogers, Sequoyah, Tulsa, Wagoner, Washington, Woods	05.07.19	06.09.19	Bifurcated policy due to FHA clarification
	07.02.19 FEMA Declaration	Closed - Updated Declaration	All Products	Alfalfa, Canadian, Cherokee, Craig, Creek, Delaware, Garfield, Kay, Kingfisher, LeFlore, Logan, Mayes, Muskogee, Noble, Nowata, Okmulgee, Osage, Ottawa, Pawnee, Payne, Pottawatomie, Rogers, Sequoyah, Tulsa, Wagoner, Washington, Woods	05.07.19	06.09.19	FEMA added counties and declared an incident period end date
	06.14.19 - FEMA Declaration	Closed - Updated Declaration	All Products	Canadian, Creek, Delaware, Kay, Logan, Mayes, Muskogee, Okmulgee, Osage, Ottawa, Payne, Pottawatomie, Rogers, Sequoyah, Tulsa, Wagoner, Washington	05.07.19	No End Date	FEMA added counties
	06.11.19 - FEMA Declaration	Closed - Updated Declaration	All Products	Canadian, Creek, Logan, Muskogee, Osage, Ottawa, Rogers, Tulsa, Wagoner, Washington	05.07.19	No End Date	FEMA added counties
	06.03.19 - FEMA Declaration	Closed - Initial Declaration	All Products	Muskogee, Tulsa, Wagoner	05.07.09	No End Date	FEMA declared disaster on 06.01.19
DR 4421 - Iowa Severe Storms And Flooding - continued on next page	07.18.19 FEMA Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Fremont, Harrison, Louisa, Mills, Monona, Muscatine, Pottawattamie, Scott, Shelby, Woodbury	03.12.19	06.15.19	FEMA Updated Incident End Date per Amendment No. 11
	07.16.19 FHA Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Fremont, Harrison, Louisa, Mills, Monona, Muscatine, Pottawattamie, Scott, Shelby, Woodbury	03.12.19	05.14.19	FEMA Added Counties
	07.16.19 FEMA Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Fremont, Harrison, Louisa, Mills, Monona, Muscatine, Pottawattamie, Scott, Shelby, Woodbury	03.12.19	03.19.19	FEMA Added Counties





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	05.14.19 FHA Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Fremont, Harrison, Louisa, Mills, Monona, Pottawattamie, Scott, Shelby, Woodbury	03.12.19	05.14.19	FHA issued an incident period end date
	05.13.19 FEMA Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Fremont, Harrison, Louisa, Mills, Monona, Pottawattamie, Scott, Shelby, Woodbury	03.12.19	03.19.19	FEMA added counties
	05.13.19 FEMA Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Fremont, Harrison, Louisa, Mills, Monona, Pottawattamie, Scott, Shelby, Woodbury	03.12.19	No End Date	FEMA added counties
	04.22.19 FEMA Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Fremont, Harrison, Mills, Monona, Pottawattamie, Shelby, Woodbury	03.12.19	03.19.19	FEMA added counties
	04.22.19 FEMA Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Fremont, Harrison, Mills, Monona, Pottawattamie, Shelby, Woodbury	03.12.19	No End Date	FEMA added counties
	04.03.19 FEMA Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Fremont, Harrison, Mills, Monona, Woodbury	03.12.19	03.19.19	BLS/LLS Declared Incident End Date for products & counties listed
	04.03.19 FEMA Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Fremont, Harrison, Mills, Monona, Woodbury	03.12.19	No End Date	FHA must follow Standard Disaster Policy
	03.23.19 FEMA Declaration	Closed - Initial Declaration	All products	Fremont, Harrison, Mills, Monona, Woodbury	03.12.19	No End Date	FEMA Disaster Declaration - No End Date
DR 4420 - Nebraska Severe Winter Storm, Straight-line Winds, And Flooding - continued on next page	08.22.19 FHA Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Antelope, Boone, Boyd, Buffalo, Burt, Butler, Cass, Colfax, Cuming, Custer, Dawson, Dodge, Douglas, Hall, Holt, Howard, Knox, Madison, Nance, Nemaha, Pierce, Platte, Richardson, Saline, Sarpy, Saunders, Stanton, Thurston, Washington 1/17/2023	03.09.19	03.23.19	FEMA added counties





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	08.22.19 FEMA Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Antelope, Boone, Boyd, Buffalo, Burt, Butler, Cass, Colfax, Cuming, Custer, Dawson, Dodge, Douglas, Hall, Holt, Howard, Knox, Madison, Nance, Nemaha, Pierce, Platte, Richardson, Saline, Sarpy, Saunders, Stanton, Thurston, Washington	03.09.19	03.16.19	FEMA added counties and end date updated
	07.16.19 FHA Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Antelope, Boone, Boyd, Buffalo, Burt, Butler, Cass, Colfax, Cuming, Custer, Dodge, Douglas, Hall, Holt, Howard, Knox, Madison, Nance, Nemaha, Pierce, Platte, Richardson, Saline, Sarpy, Saunders, Stanton, Thurston, Washington	03.09.19	03.23.19	FHA declared Incident End Date via FHA Info #19-34
	07.16.19 FEMA Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Antelope, Boone, Boyd, Buffalo, Burt, Butler, Cass, Colfax, Cuming, Custer, Dodge, Douglas, Hall, Holt, Howard, Knox, Madison, Nance, Nemaha, Pierce, Platte, Richardson, Saline, Sarpy, Saunders, Stanton, Thurston, Washington	03.09.19	03.16.19	Bifurcated policy due to FHA clarification
	07.11.19 FEMA Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Antelope, Boone, Boyd, Buffalo, Burt, Butler, Cass, Colfax, Cuming, Custer, Dodge, Douglas, Hall, Holt, Howard, Knox, Madison, Nance, Nemaha, Pierce, Platte, Richardson, Saline, Sarpy, Saunders, Stanton, Thurston, Washington	03.09.19	03.16.19	FEMA added counties
	07.11.19 FEMA Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Antelope, Boone, Boyd, Buffalo, Burt, Butler, Cass, Colfax, Cuming, Custer, Dodge, Douglas, Hall, Holt, Howard, Knox, Madison, Nance, Nemaha, Pierce, Platte, Richardson, Saline, Sarpy, Saunders, Stanton, Thurston, Washington	03.09.19	03.16.19	FEMA added counties
	04.12.19 FEMA Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Antelope, Boone, Boyd, Buffalo, Burt, Butler, Cass, Colfax, Cuming, Custer, Dodge, Douglas, Hall, Howard, Knox, Madison, Nance, Nemaha, Pierce, Platt, Richardson, Saline, Sarpy, Saunders, Stanton, Thurston, Washington	03.09.19	03.16.19	FEMA added counties





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	04.12.19 FEMA Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Antelope, Boone, Boyd, Buffalo, Burt, Butler, Cass, Colfax, Cuming, Custer, Dodge, Douglas, Hall, Howard, Knox, Madison, Nance, Nemaha, Pierce, Platt, Richardson, Saline, Sarpy, Saunders, Stanton, Thurston, Washington	03.09.19	03.16.19	FEMA added counties and FEMA declared an incident end date of 04.01.19. Keeping previously declared date
	04.03.19 FEMA Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Boone, Buffalo, Butler, Cass, Colfax, Custer, Dodge, Douglas, Knox, Nemaha, Richardson, Sarpy, Saunders, Thurston, Washington	03.09.19	03.16.19	FEMA added counties and BLS/LLS Declared Incident End Date for products & counties listed
	04.03.19 FEMA Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Boone, Buffalo, Butler, Cass, Colfax, Custer, Dodge, Douglas, Knox, Nemaha, Richardson, Sarpy, Saunders, Thurston, Washington	03.09.19	No End Date	FEMA added counties FHA must follow Standard Disaster Policy
	03.21.19 FEMA Declaration	Closed - Initial Declaration	All products	Butler, Cass, Colfax, Dodge, Douglas, Nemaha, Sarpy, Saunders, Washington	03.09.19	No End Date	FEMA Disaster Declaration - No End Date
DR 4419 - Alabama Severe Storms, Winds & Tornadoes	07.16.19 FHA Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Lee	03.03.19	03.17.19	FHA declared Incident End Date via FHA Info #19-34
	04.03.19 FEMA Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Lee	03.03.19	03.10.19	BLS/LLS Declared Incident End Date for products & counties listed
	04.03.19 FEMA Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Lee	03.03.19	No End Date	FHA must follow Standard Disaster Policy
	03.05.19 FEMA Declaration	Closed - Initial Declaration	All products	Lee	03.03.19	No End Date	FEMA Disaster Declaration - No End Date
DR 4413 - Alaska Earthquake - continued on next	07.16.19 FHA Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Anchorage (Borough), Kenai Peninsula (Borough), Matanuska-Susitna (Borough)	11.30.18	12.14.18	FHA declared Incident End Date via FHA Info #19-34





Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
page	04.03.19 FEMA Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Anchorage (Borough), Kenai Peninsula (Borough), Matanuska-Susitna (Borough)	11.30.18	12.07.18	BLS/LLS Declared Incident End Date for products & counties listed
	04.03.19 FEMA Declaration	Closed - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Anchorage (Borough), Kenai Peninsula (Borough), Matanuska-Susitna (Borough)	11.30.18	No End Date	FHA must follow Standard Disaster Policy
	01.31.19 FEMA Declaration	Closed - Initial Declaration	All products	Anchorage (Borough), Kenai Peninsula (Borough), Matanuska-Susitna (Borough)	11.30.18	No End Date	FEMA Disaster Declaration - No End Date
DR 4407 - California Wildfires	11.27.18 BLS / LLS Disaster Declaration	Active - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	The following Zip Codes in Butte County: 95916, 95928, 95938, 95954, 95965, 95969, 95978 The following Zip Codes in Los Angeles County: 90265, 90290, 91301, 91302, 91304*, 91307, 91311, 91361*, 91362*, 91367 The following Zip Codes in Ventura County: 90265, 91304*, 91307, 91320, 91360, 91361*, 91362*, 91377, 93012, 93063, 93065 *Zip code in both Los Angeles and Ventura Counties	11.08.18	FEMA 11.25.18 (Announced 12.04.18 by FEMA)	BLS / LLS Segmented Butte and Ventura County Disaster areas into Zip Codes for the listed Products
	11.14.18 FEMA Disaster Declaration	Active - Updated Declaration	FHA loans closed and / or endorsed after the incident begin date	Butte, Los Angeles, Ventura	11.08.18	FEMA 11.25.18	FHA must follow Standard Disaster Policy
	11.14.18 BLS / LLS Disaster Declaration	Closed - Updated Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	Butte , Ventura And the following Zip Codes in Los Angeles County: 90265, 90290, 91301, 91302, 91304*, 91307, 91311, 91361*, 91362*, 91367 * Zip Code is in both Los Angeles and Ventura Counties	11.08.18	No End Date	BLS / LLS Segmented Los Angeles County Disaster area into Zip Codes for the listed Products
	11.12.18 FEMA Disaster Declaration	Closed - Initial Declaration	All Products	Butte, Los Angeles, Ventura	11.08.18	No End Date	FEMA Disaster Declaration