

Disaster Declaration File



Please refer to the Disaster Guidelines in the Seller Guides for requirements pertaining to properties impacted by a disaster.  
 \* Please see Legend at end of Document for assistance in Declaration Status.  
 \*\*DISASTERS PRIOR TO 2021 ARE ARCHIVED\*\*

Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
DR 4709 Florida Severe Storms, Tornadoes, and Flooding	05.01.23 FEMA Declaration	Active - Initial Declaration	All Products	Broward	04.12.23	04.14.23	FEMA has declared a disaster in the State of Florida for recent storms and flooding
DR 4706 Oklahoma Severe Storms, Straight-line Winds, and Tornadoes	05.09.23 FEMA Declaration	Active - Updated Declaration	All Products	Cleveland, McClain, Pottawatomie	04.19.23	04.20.23	FEMA has declared 1 additional County for Individual Assistance relief
	04.24.23 FEMA Declaration	Inactive - Initial Declaration	All Products	McClain, Pottawatomie	04.19.23	04.20.23	FEMA has declared 2 Counties for Individual Assistance relief
DR 4704 Indiana Severe Storms, Straight-line Winds, and Tornadoes	04.17.23 FEMA Declaration	Active - Initial Declaration	All Products	Allen, Benton, Clinton, Grant, Howard, Johnson, Lake, Monroe, Morgan, Owen, Sullivan, White	03.31.23	04.01.23	FEMA has declared 12 Counties for IA relief following a disaster
DR 4701 Tennessee Severe Storms, Straight-line Winds, and Tornadoes	04.10.23 FEMA Declaration	Active - Initial Declaration	All Products	Cannon, Hardeman, Hardin, Haywood, Lewis, Macon, McNairy, Rutherford, Tipton, Wayne	03.31.23	04.01.23	FEMA has declared 10 Counties for IA relief following a disaster
DR 4699 California Winter Storms, Straight-Line Winds, Flooding, Landslides, and Mudslides - continued on next page	05.30.23 FEMA Declaration	Active - Updated Declaration	All Products	Butte, Kern, Madera, Mariposa, Mendocino, Mono, Monterey, San Benito, San Bernardino, Santa Cruz, Tulare, Tuolumne	02.21.23	04.10.23	FEMA has declared 1 additional County for IA relief following a natural disaster; FEMA has not declared an Incident End Date, however Lakeview has declared an end date
	05.03.23 FEMA Declaration	Inactive - Updated Declaration	All Products	Kern, Madera, Mariposa, Mendocino, Mono, Monterey, San Benito, San Bernardino, Santa Cruz, Tulare, Tuolumne	02.21.23	04.10.23	FEMA has declared 3 additional Counties for IA relief following a natural disaster; FEMA has not declared an Incident End Date, however Lakeview has declared an end date

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	04.14.23 FEMA Declaration	Inactive - Updated Declaration	All Products	Kern, Mariposa, Monterey, San Benito, San Bernardino, Santa Cruz, Tulare, Tuolumne	02.21.23	04.10.23	FEMA has declared 1 additional County for IA relief following a natural disaster; FEMA has not declared an Incident End Date, however Lakeview has declared an end date
	04.10.23 FEMA Declaration	Inactive - Initial Declaration	All Products	Kern, Mariposa, Monterey, San Benito, Santa Cruz, Tulare, Tuolumne	02.21.23	04.10.23	FEMA has declared 7 Counties for IA relief following a natural disaster; FEMA has not declared an Incident End Date, however Lakeview has declared an end date
DR-4698 Arkansas Severe Storms and Tornadoes	04.02.23 FEMA Declaration	Active - Initial Declaration	All Products	Cross, Pulaski, Lonoke	03.31.23	03.31.23	FEMA has declared 3 counties for Individual Assistance
DR 4697 Mississippi Severe Storms, Straight-line Winds, and Tornadoes	03.31.23 FEMA Declaration	Active - Updated Declaration	All Products	Carroll, Humphreys, Monroe, Montgomery, Panola, Sharkey	03.24.23	03.25.23	FEMA has declared 4 counties for Individual Assistance
	03.27.23 FEMA Declaration	Inactive - Initial Declaration	All Products	Carroll, Humphreys, Monroe, Sharkey	03.24.23	03.25.23	FEMA has declared 4 counties for Individual Assistance
DR 4694 New York Severe Winter Storm and Snowstorm	03.15.23 FEMA Declaration	Active - Initial Declaration	All Products	Erie, Niagara	12.23.22	12.28.22	FEMA has declared 2 NY Counties for IA due to the recent snowstorms.
DR 4685 Georgia Severe Weather	02.13.23 FEMA Declaration	Active - Updated Declaration	All Products	Butts, Henry, Jasper, Meriwether, Newton, Pike, Spalding, Troup	01.12.23	01.26.23	Lakeview has declared an end date to this disaster
	01.26.23 FEMA Declaration	Inactive - Updated Declaration	All Products	Butts, Henry, Jasper, Meriwether, Newton, Spalding, Troup	01.12.23	01.26.23	Lakeview has declared an end date to this disaster
	01.16.23 FEMA Declaration	Inactive - Initial Declaration	All Products	Butts, Henry, Jasper, Meriwether, Newton, Spalding, Troup	01.12.23	Continuing	FEMA has declared 7 Counties for IA relief following a natural disaster.

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DR 4684 Alabama Severe Storms, Straight-line Winds, and Tornadoes	02.06.23 FEMA Declaration	Active - Updated Declaration	All Products	Autauga, Coosa, Dallas, Elmore, Greene, Hale, Mobile, Morgan, Sumter, Tallapoosa	01.12.23	01.26.23	FEMA has declared 2 additional Alabama Counties for IA
	01.26.23 FEMA Declaration	Inactive - Updated Declaration	All Products	Autauga, Coosa, Dallas, Elmore, Greene, Hale, Sumter, Tallapoosa	01.12.23	01.26.23	FEMA has declared 3 additional Alabama Counties for IA; Lakeview declares an end date
	01.20.23 FEMA Declaration	Inactive - Updated Declaration	All Products	Autauga, Coosa, Dallas, Elmore, Hale	01.12.23	Continuing	FEMA has declared 3 additional Alabama Counties for IA
	01.15.23 FEMA Declaration	Inactive - Initial Declaration	All Products	Autauga, Dallas	01.12.23	Continuing	FEMA has declared 2 Alabama Counties for IA
DR 4683 California Severe Winter Storms, Flooding, Landslides, and Mudslides - continued on next page	02.23.23 FEMA Declaration	Active - Updated Declaration	All Products	Alameda, Amador, Calaveras, Contra Costa, Mendocino, Merced, Monterey, Sacramento, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Cruz, Ventura	12.27.22	01.20.23	FEMA has declared 1 additional County for Individual Assistance; Sellers are expected to follow all Selling Guide and Special Product Selling Guide guidances
	02.02.23 FEMA Declaration	Inactive - Updated Declaration	All Products	Alameda, Calaveras, Contra Costa, Mendocino, Merced, Monterey, Sacramento, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Cruz, Ventura	12.27.22	01.20.23	FEMA has declared 4 additional counties for Individual Assistance; Sellers are expected to follow all Selling Guide and Special Product Selling Guide guidances
	01.31.23 Lakeview Declaration	Inactive - Updated Declaration	All Products	Calaveras, Merced, Monterey, Sacramento, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Cruz	12.27.22	01.20.23	Lakeview has declared an end date to this disaster
	01.27.23 FEMA Declaration	Inactive - Updated Declaration	All Products	Calaveras, Merced, Monterey, Sacramento, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Cruz	12.27.22	Continuing	FEMA has declared an additional County for IA
	01.24.23 FEMA Declaration	Inactive - Updated Declaration	All Products	Calaveras, Merced, Monterey, Sacramento, San Joaquin, San Luis Obispo, Santa Barbara, Santa Cruz	12.27.22	Continuing	FEMA has declared an additional County for IA

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	01.19.23 FEMA Declaration	Inactive - Updated Declaration	All Products	Merced, Monterey, Sacramento, San Joaquin, San Luis Obispo, Santa Barbara, Santa Cruz	12.27.22	Continuing	FEMA has declared an additional County for IA
	01.18.23 FEMA Declaration	Inactive - Updated Declaration	All Products	Merced, Monterey, Sacramento, San Luis Obispo, Santa Barbara, Santa Cruz	12.27.22	Continuing	FEMA has declared an additional 3 Counties for IA
	01.14.23 FEMA Declaration	Inactive - Initial Declaration	All Products	Merced, Sacramento, Santa Cruz	12.27.22	Continuing	FEMA has declared 3 Counties for IA; this is a continuing event so please follow the requirements in our Seller Guide(s). This declaration is in addition to the Lakeview Declaration below.
California Severe Winter Storms, Flooding, and Mudslides - continued on next page	02.02.23 Lakeview Declaration	Active - Updated Declaration	All Products	<b>Marin:</b> 94901, 94903, 94920, 94924, 94925, 94933, 94937, 94938, 94939, 94940, 94942, 94947, 94949, 94950, 94956, 94963, 94964, 94965, 94966, 94971, 94973, 94976, 94977, 94998 <b>San Francisco:</b> 94105, 94109, 94111, 94116, 94119, 94120, 94121, 94122, 94123, 94124, 94125, 94126, 94129, 94130, 94132, 94133, 94137, 94139, 94140, 94141, 94142, 94144, 94145, 94146, 94147, 94151, 94158, 94159, 94160, 94161, 94163, 94164, 94172	12.27.22	01.20.23	Lakeview declaration has been amended for these specific zip codes within Marin and San Francisco counties. Lakeview will accept a Seller Certification for collateral within the impacted zip codes. Current rep and warranty policies will be exercised if damages exist after purchase.
	02.02.23 Lakeview Declaration	Active - Updated Declaration	All Products	<b>Mendocino:</b> 95410, 95415, 95420, 95427, 95432, 95437, 95445, 95456, 95459, 95460, 95468, 95482, 95488, 95585, 95587 <b>Ventura:</b> 93001, 93003, 93004, 93007, 93009, 93015, 93016, 93035, 93036, 93040, 93041, 93042, 93044, 93060, 93061, 93062, 93065, 93066	12.27.22	01.20.23	Sellers have to follow the Selling Guide and Special Product Selling Guide guidance for these two counties as FEMA has declared them for IA under DR4683. Seller certs will not be allowed.

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	01.19.23 Lakeview Declaration	Inactive - Updated Declaration	All Products	<p><b>Marin:</b> 94901, 94903, 94920, 94924, 94925, 94933, 94937, 94938, 94939, 94940, 94942, 94947, 94949, 94950, 94956, 94963, 94964, 94965, 94966, 94971, 94973, 94976, 94977, 94998</p> <p><b>Mendocino:</b> 95410, 95415, 95420, 95427, 95432, 95437, 95445, 95456, 95459, 95460, 95468, 95482, 95488, 95585, 95587</p> <p><b>San Francisco:</b> 94105, 94109, 94111, 94116, 94119, 94120, 94121, 94122, 94123, 94124, 94125, 94126, 94129, 94130, 94132, 94133, 94137, 94139, 94140, 94141, 94142, 94144, 94145, 94146, 94147, 94151, 94158, 94159, 94160, 94161, 94163, 94164, 94172</p> <p><b>Ventura:</b> 93001, 93003, 93004, 93007, 93009, 93015, 93016, 93035, 93036, 93040, 93041, 93042, 93044, 93060, 93061, 93062, 93065, 93066</p>	12.27.22	01.20.23	Lakeview declares an end date for these Counties and zip codes. FEMA declaration above for CA (4683) is still an active and ongoing declaration.
	01.19.23 Lakeview Declaration	Active - Updated Declaration	All Products	<p><b>San Mateo:</b> 94005, 94010, 94011, 94015, 94016, 94018, 94019, 94026, 94027, 94030, 94037, 94038, 94044, 94060, 94063, 94064, 94065, 94074, 94080, 94083, 94128, 94401, 94402, 94403, 94404, 94497</p>	12.27.22	01.20.23	For San Mateo County, Sellers must follow FEMA declaration DR4683 and all Selling Guide and Special Product Selling Guide guidance

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	01.19.23 Lakeview Declaration	Inactive - Updated Declaration	All Products	<p><b>Marin:</b> 94901, 94903, 94920, 94924, 94925, 94933, 94937, 94938, 94939, 94940, 94942, 94947, 94949, 94950, 94956, 94963, 94964, 94965, 94966, 94971, 94973, 94976, 94977, 94998</p> <p><b>Mendocino:</b> 95410, 95415, 95420, 95427, 95432, 95437, 95445, 95456, 95459, 95460, 95468, 95482, 95488, 95585, 95587</p> <p><b>San Francisco:</b> 94105, 94109, 94111, 94116, 94119, 94120, 94121, 94122, 94123, 94124, 94125, 94126, 94129, 94130, 94132, 94133, 94137, 94139, 94140, 94141, 94142, 94144, 94145, 94146, 94147, 94151, 94158, 94159, 94160, 94161, 94163, 94164, 94172</p> <p><b>San Mateo:</b> 94005, 94010, 94011, 94015, 94016, 94018, 94019, 94026, 94027, 94030, 94037, 94038, 94044, 94060, 94063, 94064, 94065, 94074, 94080, 94083, 94128, 94401, 94402, 94403, 94404, 94497</p> <p><b>Ventura:</b> 93001, 93003, 93004, 93007, 93009, 93015, 93016, 93035, 93036, 93040, 93041, 93042, 93044, 93060, 93061, 93062, 93065, 93066</p>	12.27.22	01.20.23	Lakeview declares an end date for these Counties and zip codes. FEMA declaration above for CA (4683) is still an active and ongoing declaration.

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	01.18.23 Lakeview Declaration	Inactive - Updated Declaration	All Products	<p><b>Marin:</b> 94901, 94903, 94920, 94924, 94925, 94933, 94937, 94938, 94939, 94940, 94942, 94947, 94949, 94950, 94956, 94963, 94964, 94965, 94966, 94971, 94973, 94976, 94977, 94998</p> <p><b>Mendocino:</b> 95410, 95415, 95420, 95427, 95432, 95437, 95445, 95456, 95459, 95460, 95468, 95482, 95488, 95585, 95587</p> <p><b>San Francisco:</b> 94105, 94109, 94111, 94116, 94119, 94120, 94121, 94122, 94123, 94124, 94125, 94126, 94129, 94130, 94132, 94133, 94137, 94139, 94140, 94141, 94142, 94144, 94145, 94146, 94147, 94151, 94158, 94159, 94160, 94161, 94163, 94164, 94172</p> <p><b>San Mateo:</b> 94005, 94010, 94011, 94015, 94016, 94018, 94019, 94026, 94027, 94030, 94037, 94038, 94044, 94060, 94063, 94064, 94065, 94074, 94080, 94083, 94128, 94401, 94402, 94403, 94404, 94497</p> <p><b>Ventura:</b> 93001, 93003, 93004, 93007, 93009, 93015, 93016, 93035, 93036, 93040, 93041, 93042, 93044, 93060, 93061, 93062, 93065, 93066</p>	12.27.22	Continuing	Lakeview amends the initial declaration for this continuing event. For Marin, Mendocino, San Francisco, San Mateo, and Ventura, Lakeview will accept a Seller Certification for collateral within the impacted zip codes. Current rep and warranty policies will be exercised if damages exist after purchase. Incident start date has been amended to align with the FEMA declaration.
	01.18.23 Lakeview Declaration	Active - Updated Declaration	All Products	<p><b>Monterey:</b> 93920, 93921, 93922, 93923, 93927, 93928, 93940, 93942, 93944, 93950</p> <p><b>San Luis Obispo:</b> 93402, 93412, 93424, 93428, 93430, 93435, 93443, 93444, 93445, 93446, 93452</p> <p><b>Santa Barbara:</b> 93013, 93067, 93101, 93103, 93105, 93106, 93107, 93108, 93109, 93110, 93111, 93117, 93118, 93190, 93429, 93434, 93436, 93458</p>	12.27.22	01.18.23	Lakeview amends the initial declaration for this continuing event. For Monterey, San Luis Obispo, and Santa Barbara, Sellers are expected to follow the FEMA guidance for these three counties; please see DR 4683 above. Incident start date has been amended to align with the FEMA declaration.

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	01.13.23 Lakeview Declaration	Inactive - Initial Declaration	All Products	<p><b>Marin:</b> 94901, 94903, 94920, 94924, 94925, 94933, 94937, 94938, 94939, 94940, 94942, 94947, 94949, 94950, 94956, 94963, 94964, 94965, 94966, 94971, 94973, 94976, 94977, 94998</p> <p><b>Mendocino:</b> 95410, 95415, 95420, 95427, 95432, 95437, 95445, 95456, 95459, 95460, 95468, 95482, 95488, 95585, 95587</p> <p><b>Monterey:</b> 93920, 93921, 93922, 93923, 93927, 93928, 93940, 93942, 93944, 93950</p> <p><b>San Francisco:</b> 94105, 94109, 94111, 94116, 94119, 94120, 94121, 94122, 94123, 94124, 94125, 94126, 94129, 94130, 94132, 94133, 94137, 94139, 94140, 94141, 94142, 94144, 94145, 94146, 94147, 94151, 94158, 94159, 94160, 94161, 94163, 94164, 94172</p> <p><b>San Luis Obispo:</b> 93402, 93412, 93424, 93428, 93430, 93435, 93443, 93444, 93445, 93446, 93452</p> <p><b>San Mateo:</b> 94005, 94010, 94011, 94015, 94016, 94018, 94019, 94026, 94027, 94030, 94037, 94038, 94044, 94060, 94063, 94064, 94065, 94074, 94080, 94083, 94128, 94401, 94402, 94403, 94404, 94497</p> <p><b>Santa Barbara:</b> 93013, 93067, 93101, 93103, 93105, 93106, 93107, 93108, 93109, 93110, 93111, 93117, 93118, 93190, 93429, 93434, 93436, 93458</p> <p><b>Ventura:</b> 93001, 93003, 93004, 93007, 93009, 93015, 93016, 93035, 93036, 93040, 93041, 93042, 93044, 93060, 93061, 93062, 93065, 93066</p>	01.08.23	Continuing	Lakeview declares certain zip codes in 8 CA Counties as areas affected by the recent and ongoing floods. Lakeview will accept a Seller Certification for collateral within the impacted zip codes and rely on current rep and warranty should there exist damages found after purchase. Lakeview reserves the right to perform additional due diligence on all loans.
DR 4680 Florida Hurricane Nicole	12.15.22 FEMA Declaration	Active - Initial Declaration	All Products	Brevard, Flagler, Lake, Putnam, St. Johns, Volusia	11.07.22	11.30.22	FEMA has declared 6 counties for Individual Assistance (IA)
DR 4677 South Carolina Hurricane Ian	11.21.22 FEMA Declaration	Active - Initial Declaration	All Products	Charleston, Georgetown, Horry	09.25.22	10.04.22	FEMA has declared three counties for Individual Assistance (IA)
DR 4676 Illinois Severe Storm and Flooding	10.18.22 FEMA Declaration	Active - Initial Declaration	All Products	St. Clair	07.25.22	07.28.22	FEMA has declared one County for Individual Assistance (IA)



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DR 4673 Florida Hurricane Ian	10.17.22 FEMA Declaration	Active - Updated Declaration	All Products	Brevard, Charlotte, Collier, DeSoto, Flagler, Glades, Hardee, Hendry, Highlands, Hillsborough, Lake, Lee, Manatee, Monroe, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, Volusia	09.23.22	10.17.22	FEMA has added 2 additional counties; Lakeview has declared an end date. As a reminder, disaster reinspections must be dated AFTER this end date.
	10.11.22 FEMA Declaration	Inactive - Updated Declaration	All Products	Brevard, Charlotte, Collier, DeSoto, Flagler, Hardee, Hendry, Highlands, Hillsborough, Lake, Lee, Manatee, Monroe, Okeechobee, Orange, Osceola, Palm Beach, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, Volusia	09.23.22	Continuing	FEMA has added 4 additional Counties. Please follow the Lakeview disaster policy as outlined in the Seller Guide or Special Product Seller Guide.
	10.10.22 FEMA Declaration	Inactive - Updated Declaration	All Products	Charlotte, Collier, DeSoto, Flagler, Hardee, Highlands, Hillsborough, Lake, Lee, Manatee, Orange, Osceola, Palm Beach, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, Volusia	09.23.22	Continuing	FEMA has NOT declared an end date as the disaster is still being assessed. Please follow the Lakeview disaster policy as outlined in the Seller Guide or Special Product Seller Guide. Palm Beach County has been added.
	10.04.22 FEMA Declaration	Inactive - Updated Declaration	All Products	Charlotte, Collier DeSoto, Flagler, Hardee, Highlands, Hillsborough, Lake, Lee, Manatee, Orange, Osceola, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, Volusia	09.23.22	Continuing	FEMA has declared additional counties to this disaster
	10.03.22 FEMA Declaration	Inactive - Updated Declaration	All Products	Charlotte, Collier De Soto, Flagler, Hardee, Hillsborough, Lee, Manatee, Orange, Osceola, Pinellas, Polk, Putnam, Saint Johns, Sarasota, Seminole, Volusia	09.23.22	Continuing	FEMA has declared additional counties to this disaster
	09.30.22 FEMA Declaration	Inactive - Updated Declaration	All Products	Charlotte, Collier De Soto, Hardee, Hillsborough, Lee, Manatee, Orange, Osceola, Pinellas, Polk, Sarasota, Seminole	09.23.22	Continuing	FEMA has declared additional counties to this disaster
	09.29.22 FEMA Declaration	Inactive - Initial Declaration	All Products	Charlotte, Collier, De Soto, Hardee, Hillsborough, Lee, Manatee, Pinellas, Sarasota	09.23.22	Continuing	FEMA has declared 9 counties for Individual Assistance (IA)

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Florida Hurricane Ian	10.03.22 Lakeview Declaration	Active - Updated Declaration	All Products	Broward, Glades, Hendry, Highlands, Indian River, Martin, Miami-Dade, Monroe, Okeechobee, Palm Beach, Saint Lucie	09.28.22	09.29.22	Clarified that these Counties had suspended closings and purchase activity during the impacted timeline
	10.03.22 Lakeview Declaration	Active - Updated Declaration	All Products	Charlotte, Collier, De Soto, Hardee, Lee, Manatee, Sarasota	N/A	N/A	Clarified that these Counties are being addressed via FEMA DSE 4673 - please follow Selling Guide requirements for re-inspection
	09.29.22 Lakeview Declaration	Inactive - Updated Declaration	All Products	Broward, Charlotte, Collier, De Soto, Glades, Hardee, Hendry, Highlands, Indian River, Lee, Manatee, Martin, Miami-Dade, Monroe, Okeechobee, Palm Beach, Saint Lucie, Sarasota	09.28.22	09.29.22	Declaration is replaced by DR 4673 - please follow Selling Guide requirements for re-inspection
	09.28.22 Lakeview Declaration	Inactive - Initial Declaration	All Products	Broward, Charlotte, Collier, De Soto, Glades, Hardee, Hendry, Highlands, Indian River, Lee, Manatee, Martin, Miami-Dade, Monroe, Okeechobee, Palm Beach, Saint Lucie, Sarasota	09.28.22	Continuing	Lakeview has declared Counties in the path of Hurricane Ian as a Disaster area; all current closings and fundings will be suspended until further notice
DR 4665 Missouri Severe Storms and Flooding	08.09.22 FEMA Declaration	Active - Initial Declaration	All Products	Saint Charles, Saint Louis, Saint Louis City	07.25.22	07.28.22	FEMA has declared two Counties and one City for Individual Assistance (IA)
DR 4663 - Kentucky Severe Storms, Flooding, Landslides, and Mudslides - continued on next page	09.06.22 FEMA Declaration	Active - Updated Declaration	All Products	Breathitt, Clay, Floyd, Knott, Lee, Leslie, Letcher, Maggoffin, Martin, Owsley, Perry, Pike, Whitley	07.26.22	08.11.22	FEMA has added an additional County for IA
	09.02.22 FEMA Declaration	Inactive - Updated Declaration	All Products	Breathitt, Clay, Floyd, Knott, Leslie, Letcher, Maggoffin, Martin, Owsley, Perry, Pike, Whitley	07.26.22	08.11.22	FEMA has declared an end date.
	08.08.22 FEMA Declaration	Inactive - Updated Declaration	All Products	Breathitt, Clay, Floyd, Knott, Leslie, Letcher, Maggoffin, Martin, Owsley, Perry, Pike, Whitley	07.26.22	Continuing	FEMA has added four additional counties for IA; end date has not been determined

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	08.04.22 FEMA Declaration	Inactive - Updated Declaration	All Products	Breathitt, Clay, Floyd, Knott, Letcher, Owsley, Perry, Pike	07.26.22	Continuing	FEMA has added one additional counties for IA; end date has not been determined
	08.03.22 FEMA Declaration	Inactive - Updated Declaration	All Products	Breathitt, Clay, Floyd, Knott, Letcher, Perry, Pike	07.26.22	Continuing	FEMA has added two additional counties for IA; end date has not been determined
	07.29.22 FEMA Declaration	Inactive - Initial Declaration	All Products	Breathitt, Clay, Knott, Letcher, Perry	07.26.22	Continuing	FEMA has declared 5 Counties in the State of KY as needing IA; this is a continuing disaster
DR 4655 - Montana Severe Storm and Flooding	07.25.22 FEMA Declaration	Active - Updated Declaration	All Products	Carbon, Park, Stillwater, Yellowstone	06.10.22	07.01.22	FEMA had updated the end date to 07.05.22, Lakeview end date is still effective. FEMA added Yellowstone.
	07.01.22 FEMA Declaration	Inactive - Initial Declaration	All Products	Carbon, Park, Stillwater	06.10.22	07.01.22	FEMA declared disaster on 06.16.22, added three IA counties on 07.01.22. FEMA has not declared and end date, however Lakeview has determined an end date
DR 4657 - Oklahoma Severe Storms, Tornadoes, and Flooding	06.30.22 FEMA Declaration	Active - Initial Declaration	All Products	Adair, Cherokee, Muskogee, Okmulgee, Pottawatomie, Seminole, Tulsa	05.02.22	05.08.22	FEMA has declared 7 counties for IA relief following a natural disaster.
DR 4652 - New Mexico Wildfires and Straight-Line Winds	06.30.22 Lakeview Declaration	Active - Updated Declaration	All Products	Colfax, Lincoln, Mora, San Miguel, Valencia	04.05.22	06.30.22	Lakeview has declared an end date to this disaster
	05.05.22 FEMA Declaration	Inactive - Initial Declaration	All Products	Colfax, Lincoln, Mora, San Miguel, Valencia	04.05.22	Continuing	FEMA has declared 5 Counties for Individual Assistance (IA)
DR 4637 - Tennessee Severe Storms, Straight-line Winds, and Tornadoes	01.14.22 FEMA Declaration	Active - Initial Declaration	All Products	Cheatham, Davidson, Dickson, Gibson, Henderson, Henry, Lake, Obion, Stewart, Sumner, Weakley, Wilson	12.10.21	12.11.21	FEMA has declared 12 Counties for Individual Assistance (IA)

Disaster Declaration File



Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
DR 4635 - Washington Flooding and Mudslides	01.28.22 FEMA Declaration	Active - Updated Declaration	All Products	Clallam, Skagit, Whatcom	11.05.21	12.02.21	FEMA has declared a revision to the incident start and ending dates to this declared disaster
	01.05.22 FEMA Declaration	Inactive - Initial Declaration	All Products	Clallam, Skagit, Whatcom	11.13.21	11.15.21	FEMA has declared three counties and three IR's for Individual Assistance (IA)
DR 4634 - Colorado Wildfires and Straight-line Winds	01.18.22 FEMA Declaration	Active - Updated Declaration	All Products	Boulder	12.30.21	01.07.22	FEMA has declared an incident end date.
	01.03.22 FEMA Declaration	Inactive - Initial Declaration	All Products	Boulder	12.30.21	Continuing	FEMA has declared Boulder county for Individual Assistance (IA)

## OVERVIEW

These guidelines describe the requirements for loans delivered to Lakeview Loan Servicing, LLC that are secured by properties located in a Declared Disaster Area as federally defined by FEMA or an investor or as determined by Lakeview Loan Servicing, LLC. This document outlines the minimum requirements for loans secured by properties impacted by a disaster in order to assist in ensuring marketability, soundness and value of the structure.

In addition to the requirements outlined in this document, Lakeview Loan Servicing reserves the right to impose restrictions and/or suspend purchases for properties subject to any disasters and adverse events that may impact the collateral.

This section provides guidelines to be followed for properties impacted by a disaster in:

- FEMA Major Disaster Declarations with designated counties eligible for **Individual Assistance (IA)**
- Areas where FEMA has not made a disaster declaration, but Lakeview Loan Servicing or an Investor (Fannie Mae, Freddie Mac, FHA, USDA or the Veterans Administration) has determined that there may be an increased risk of loss due to a disaster
- Areas where the Seller has reason to believe that a property might have been damaged in a disaster

Upon the occurrence of multiple events, such as a hurricane followed by a flood, the requirements of these guidelines apply to the date of the most recent event.

## SELLER RESPONSIBILITY FOR PROPERTY CONDITION

Notwithstanding any other requirements set forth herein regarding disasters and similar events, seller represents and warrants that the property securing the mortgage loan is free of damage on the purchase date. In addition, any adverse event must be evaluated in terms of its effect on the subject's habitability, marketability and value.

Sellers are responsible for determining potential impact to a property located in an area where a disaster is occurring or has occurred. Irrespective of whether a declaration or announcement has been made, if a Seller has reason to believe that a property might have been damaged in a disaster the Seller must take appropriate action as outlined below to ensure that the property meets Lakeview Loan Servicing requirements and applicable investor requirements at the time of purchase by Lakeview Loans Servicing.

Additionally, if Lakeview Loan Servicing has a reason to believe that a property might have been damaged in a disaster and has placed a prior-to-purchase condition on the mortgage loan, then the Seller must follow the requirements of the loan condition.

## DISASTER ASSESSMENT AND DISASTER NOTIFICATION ANNOUNCEMENTS

Lakeview Loan Servicing will assess the significance of events in geographic areas impacted by disasters. The assessment will utilize data provided by FEMA and other sources regarding impacted areas. As a result of this assessment, Lakeview Loan Servicing may define the affected area differently than the FEMA declaration. Unless communicated otherwise, Lakeview Loan Servicing will utilize FEMA for declaration dates, incidents begin dates and incident end dates. The Lakeview Loan Servicing Credit Policy department, at its discretion and if permitted by investor guidelines may choose to declare disaster incident period begin dates and/or incident period end dates other than those recommended by FEMA if there are mitigating factors. Lakeview Loan Servicing may communicate a list of counties and/or zip codes by which a property's location is determined to be covered by these guidelines as a disaster area.

Sellers are responsible for monitoring the Disaster Declaration File and the FEMA Website including the FEMA Declarations Summary on an ongoing basis to ensure that the property is not located in an area impacted by a disaster. In the event of a declared or undeclared disaster area requiring action, Lakeview Loan Servicing will update the disaster file with the following information:

- Nature and location of disaster
- Disaster incident period (an incident period is defined as the beginning and subsequent ending date to a particular disaster). The incident beginning period is defined by FEMA.
  - Incident period end date may be either:
    - Determined by FEMA and published at FEMA.gov, or
    - Determined by Lakeview Loan Servicing and published in the *Disaster Declaration File*, or
    - Determined by an Investor (Fannie Mae, Freddie Mac, FHA, USDA or the Veterans Administration)
- Impacted counties as determined by FEMA's Major Disaster Declaration of areas eligible for individual assistance and/or Lakeview Loan Servicing and/or an Investor (Fannie Mae, Freddie Mac, FHA, USDA or the Veterans Administration)
- Any related Lakeview Loan Servicing and/or Investor (Fannie Mae, Freddie Mac, FHA, USDA or the Veterans Administration) announcements and special requirements
- Any additional documentation requirements, including
  - Additional appraisal or appraisal product requirements
  - Additional re-inspection requirements
  - Employment re-verification requirements, if any
- Effective date of any requirements

### **Re-Inspection Requirements**

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The inspection document provided must address the specific disaster and indicate any apparent damage to subject property. Inspection reports may not be used to estimate or recertify value.

It is the responsibility of the Lakeview compliance auditor to review the re-inspection report to deem acceptability in both form and content.

### **Loans with Appraisals (Not Yet Purchased)**

If a property is in a Declared Disaster Area and the most recent appraisal was completed on or before the incident period end date, or an incident period end date has not yet been declared, then, subject to the applicable product matrix and investor requirements, Lakeview Loan Servicing requires that an acceptable property inspection dated after the declared incident period end date be completed prior-to-purchase confirming the property was not adversely affected by the disaster prior to our purchase of the loan.

### **Fannie Mae, Freddie Mac, VA, USDA, and FHA loans closed and endorsed prior to the incident beginning date**

- A final **exterior** inspection or appraisal with exterior photos update signed and dated by the original appraiser
  - Appraisal Update, form Fannie Mae 1004D, Disaster Inspection, or
  - Completion Report, form Freddie Mac 442, or
- Property Inspection Report with exterior photos –
  - Form Fannie Mae 2075, or
  - DAIR
  - Seller Certifications are permitted and must meet the below listed requirements
- Additional forms and/or certifications may be required as per investor guidelines (i.e., VA Lender Certification, VA Veteran Certification, VA Form 26-0286, Employment/Income Certification)

## Seller Certification Requirements

A Seller Certification is permitted when the following requirements are met:

- Must be executed by an employee of the Seller who will **NOT** receive direct compensation from the subject transaction
- Seller may determine their own form however the certification must meet the following requirements:
  - Must state that an acceptable inspection of the property was completed
  - Must indicate either the Seller's or Lakeview's loan number
  - Must be on Seller letterhead or a certification of property condition form
  - Must indicate subject property complete street address, including city, state and zip code
  - Must include the following language or a reasonable facsimile "This is to confirm that the above referenced property has been inspected on XX/XX/XXXX (date of inspection to be included) and I have determined that it was either not damaged in the recent disaster or has been restored to its pre-disaster condition or better."
  - The date of the property inspection referenced above must be after the disaster incident end date as identified in the Disaster Declaration File
  - Printed Name and Signature of Seller's Representative, Title and Date
  - Photos of the property front, back, street in both directions, house number and any visible damage
    - Condos also require pictures of the lobby and front of the building; picture of the lobby through the window is acceptable if lobby is not accessible due to security

If the re-inspection notes that the property is uninhabitable, unsound, or that the property condition has been affected by the disaster, then a new appraisal must be completed, including an interior inspection and interior and exterior photos showing that:

- All identified damages and associated repairs have been resolved and meet applicable investor guidelines (Fannie Mae, Freddie Mac, FHA, VA, and USDA) and,
- The property is habitable, sound, and the property value is supported

## FHA loans closed and/or were endorsed after the incident beginning date

Re-inspections for FHA Loans that closed and/or were endorsed on or after the beginning of the incident period cannot occur until after the incident period end date (as defined by FEMA) or fourteen (14) days from the incident period begin date, whichever is earlier. In some instances, Lakeview may extend the incident period ending date, longer than the FHA guidance of fourteen (14) days. This depends on the scale and scope of the incident. Please refer to the [Disaster Declaration File](#) for the incident starting and ending dates for all Lakeview declared disasters.

If the effective date of the appraisal is on or after the date required above for an inspection, a separate damage inspection report is not necessary.

FHA disaster inspections on properties located within a Declared Disaster Area or in areas for which HUD/FHA have issued a notification that an appraisal update or inspection is required due to a disaster must:

- Have a damage inspection report that identifies and quantifies dwelling damage and complies with the following requirements:
  - A final **exterior** inspection or appraisal update signed and dated by the original appraiser and includes exterior photos.
    - Appraisal Update, form Fannie Mae 1004D, Disaster Inspection, or
    - Completion Report, form Freddie Mac 442, or
  - Property Inspection Report with exterior photos –
    - Form Fannie Mae 2075, or
    - DAIR

- Be completed by an FHA Roster Appraiser in good standing with geographic competence in the affected market may be used, even if the inspection shows no damage to the property. If the Mortgagee uses a different appraiser to inspect the Property, the appraiser performing the damage inspection must be provided with a complete copy of the original appraisal.

If the re-inspection notes that the property is uninhabitable, unsound, or that the property condition has been affected by the disaster, then a new appraisal must be completed, including an interior inspection and interior and exterior photos showing that all identified damages and associated repairs have been resolved and meet FHA Handbook 4000.1, II.A.7.c - Inspection and Repair Escrow Requirements for Mortgages Pending Closing or Endorsement in Presidentially-Declared Major Disaster Areas .

**Loans without Appraisals Not Yet Purchased: (See table below)**

If a property is in a Declared Disaster Area and the date of issuance of the PIWACE is on or before the incident period end date, or an incident period end date has not yet been declared, then, subject to the applicable product matrix and investor requirements, Lakeview Loan Servicing requires that an acceptable property inspection dated after the declared incident period end date be completed prior-to-purchase confirming the property was not adversely affected by the disaster prior to our purchase of the loan.

The inspection document provided must address the specific disaster and indicate any apparent damage to subject property. Inspection reports may not be used to estimate or recertify value.

**Loans without Appraisals**

Program	Applies to:	Property Inspection Requirements	
		Loans Not Closed	Loans Closed - Not Purchased
<b>Fannie Mae</b>	Loans with a Property Inspection Waiver (PIW) or any other Fannie Mae loan without an appraisal.	<ul style="list-style-type: none"> <li>• An acceptable property inspection with exterior photos dated after the incident end date is required and must indicate that the property has not been impacted by the disaster, or</li> <li>• A Seller Certification meeting Lakeview requirements as outlined above.</li> </ul> <p>If the re-inspection indicates no damage, then the PIW may be exercised.</p>	
<b>Freddie Mac</b>	Loans with an automated Collateral Evaluation (ACE) or any other Freddie Mac loans without an appraisal.		
<b>FHA</b>	FHA Streamline	<ul style="list-style-type: none"> <li>• An acceptable property inspection with exterior photos dated after the incident end date is required and must indicate that the property has not been impacted by the disaster, or</li> <li>• A Seller Certification meeting Lakeview requirements as outlined above.</li> </ul>	
<b>VA</b>	VA IRRRL	<ul style="list-style-type: none"> <li>• An acceptable property inspection with exterior photos dated after the incident end date is required and must indicate that the property has not been impacted by the disaster, or</li> <li>• A Seller Certification meeting Lakeview requirements as outlined above.</li> </ul>	

If the re-inspection notes that the property is uninhabitable, unsound, or that the property condition has been affected by the disaster, then a new appraisal must be completed, including an interior inspection and interior and exterior photos showing that:

- All identified damages and associated repairs have been resolved and meet applicable investor guidelines (Fannie Mae, Freddie Mac, FHA, & VA) and, The property is habitable, sound, and the property value is supported.



## Legend

Initial Declaration	Initial Disaster Declaration by either Lakeview Loan Servicing or FEMA
Closed/Inactive - Initial Declaration	An update to the Disaster information has been made by either Lakeview Loan Servicing or FEMA. The Initial Declaration is no longer the most up to date information.
Updated Declaration	An update has been made by Lakeview Loan Servicing or FEMA to the Disaster data. For example, the update may be to the Incident Date, the Declaration Date, or the Disaster Area.
Closed/Inactive - Updated Declaration	This update is no longer the most up to date information, as information has changed or been amended by Lakeview Loan Servicing or FEMA.
Suspension of Closing / Purchases	Prior to a Disaster Declaration, Lakeview Loan Servicing may suspend Closings / Purchases from areas that may be affected by Forecasted Disaster, such as a Hurricane or Major Flooding.
Closed - Suspension of Closing / Purchases	The Suspension of Closings / Purchases has ended and a Disaster has been Declared by either Lakeview Loan Servicing or FEMA.
Active Declaration	Lakeview Loan Servicing is currently using this disaster data. This is the most up to date data for the Disaster.
Closed Declaration	Lakeview Loan Servicing is no longer monitoring this Disaster.

Cell is not an active declaration

Cell is an active declaration