



APPRAISAL REQUIREMENTS FOR HURRICANE LAURA IMPACTED AREAS

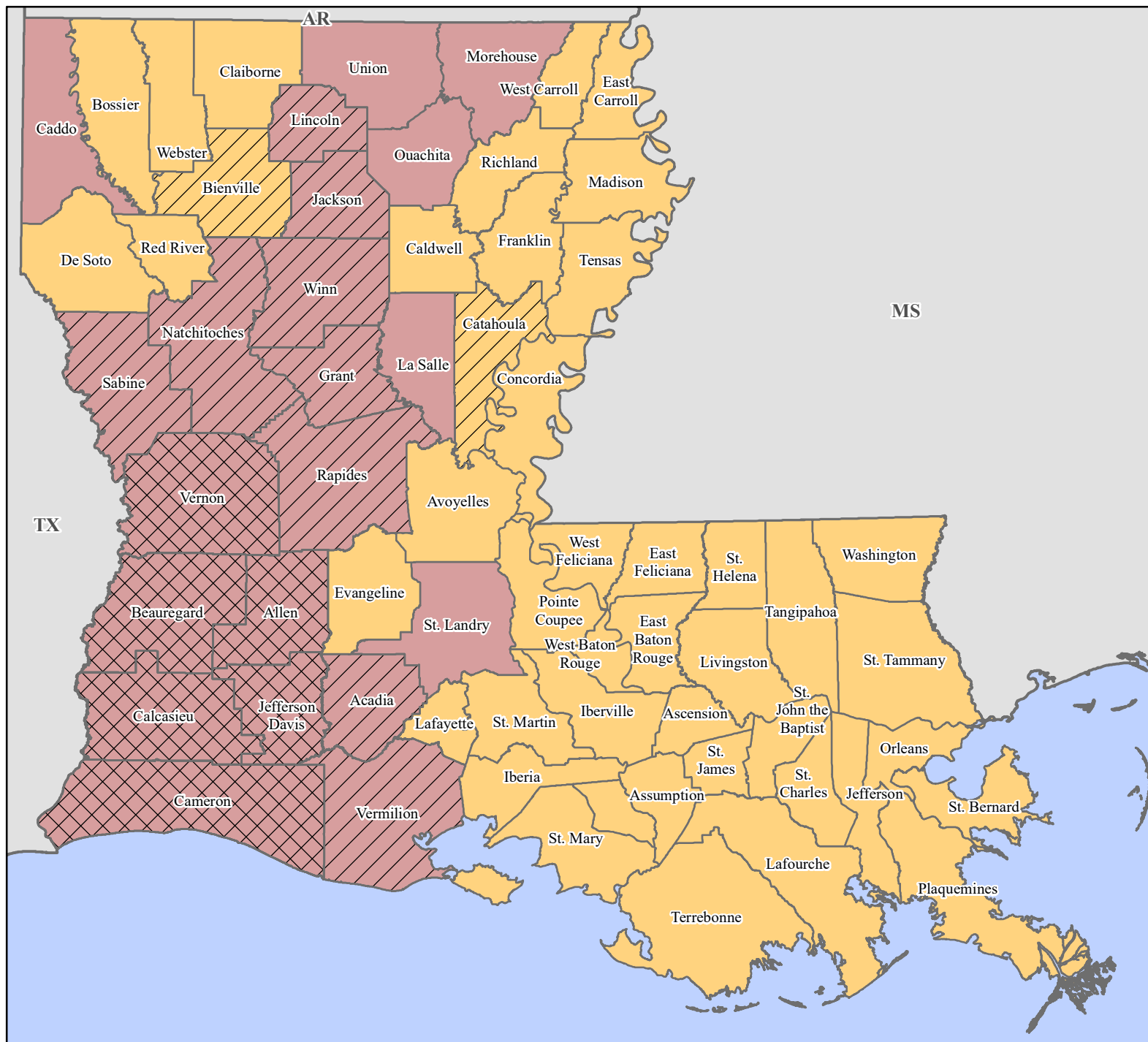
Properties in Impacted Areas	Conventional	FHA	USDA	VA	VA IRRL
Loans in Pipeline- Not Closed	If appraisal was done prior to event, borrower to sign affidavit at closing that there is no damage and provide date/timestamp photos	Damage Inspection Report by original appraiser with interior/ exterior photos must be completed after the end date of the event. Appraiser must note marketability not affected by disaster.	1004D completed by USDA roster appraiser with exterior inspection and pics dated after event end date (8/27/20).	1004D by a <u>Non-VA</u> Roster Appraiser with exterior inspection and pics dated after event end date (8/27/20).	An inspection by a licensed property inspector for up to one year from the end date (8/27/20).
Loans in Pipeline- Not Closed with PIW	Can honor PIW with date/ timestamp photos and borrower cert indicating no damage.	N/A	(For streamline with no appraisal) Photos of the property that clearly indicate the property address and affidavit from borrower signed at closing	N/A	N/A
Loans Closed but Under Construction	Construction Department to obtain inspections and manage ext/deferments				
Homestyle Under Construction	Follow Fannie Mae guides for extensions/deferments				
Correspondent Loans Not Yet Purchased	PIW ok with date/timestamp photos and borrower cert. Appraisal done prior to the event, date/timestamp photos and borrower cert.	Damage Inspection Report dated after end date(8/27/20) with exterior photos		1004D by a Non-VA Roster Appraiser with exterior inspection and pics dated after event end date 1004D by a Non-VA Roster Appraiser with exterior inspection and pics dated after event end date (8/27/20).	An inspection by a licensed property inspector for up to one year from the end date.



FEMA-4559-DR, Louisiana Disaster Declaration as of 09/12/2020



FEMA

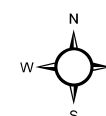


Data Layer/Map Description:
The types of assistance that have been designated for selected areas in the State of Louisiana.

All designated areas in the State of Louisiana are eligible to apply for assistance under the Hazard Mitigation Grant Program.

Designated Counties

- Public Assistance (Category B)
- Public Assistance (Categories A and B)
- Individual Assistance and Public Assistance (Category B)
- Individual Assistance and Public Assistance (Categories A and B)
- Individual Assistance and Public Assistance (Categories A - G)



Data Sources:
FEMA, ESRI;
Initial Declaration: 08/28/2020
Disaster Federal Registry Notice: Amendment #8: 09/12/2020
Datum: North American 1983
Projection: Lambert Conformal Conic