



## Bulletin 15-19

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### **FEMA Disaster Declaration for the State of Kentucky**

The Federal Emergency Management Agency (FEMA) issued a Disaster Declaration for the state of Kentucky due to Storms, Tornadoes, Flooding, Landslides and Mudslides.

**Declaration Date:** May 1, 2015

**Incident Period:** April 2, 2015 to April 17, 2015

The following counties were identified by FEMA:

- Bath, Bourbon, Carter, Elliott, Franklin, Jefferson, Lawrence, Madison, Rowan, and Scott.

If the subject property is located in one of the above counties and the appraisal was completed on or before April 2, 2015, HomeBridge will require one of the following:

- An Appraisal Update and/or Completion Report (Fannie Mae Form 1004D), **or**
- A Desktop Underwriter Property Inspection Report (Fannie Mae Form 2075).

HomeBridge prefers the original appraiser provide the 1004D or 2075; however, HomeBridge will accept the report from any appraiser as long as the original Appraisal Management Company assigns the appraiser (i.e. if the original appraisal order was placed through StreetLinks, the 1004D or 2075 must also be ordered through StreetLinks).

A 2075 is also required on the following:

- A DU Refi Plus transaction with a property inspection waiver (PIW)
- An FHA Streamline without an appraisal
- A VA IRRRL

In the event significant damage is indicated on the 1004D or 2075, additional conditions may apply.