

Please refer to the Disaster Guidelines in the Bayview Origination Guide, the Bayview Seller's Guide, Lakeview Origination Guide, and the Lakeview Seller's Guide or the BLS / LLS Disaster Guide for requirements pertaining to properties impacted by a disaster.  
 \* Please see Legend at end of Document for assistance in Declaration Status.

Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
DR 4476 - Tennessee Severe Storms, Tornadoes, Straight-line Winds, and Flooding	03.05.20 FEMA Declaration	Active - 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	Closed - 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
DR 4429 - Mississippi Severe Storms, Straight-line Winds, Tornadoes, And Flooding	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
	09.23.19 FEMA Declaration	Closed - Initial Declaration	FNMA, FHLMC, VA, USDA Bayview Portfolio Products FHA loans closed and / or endorsed prior to the incident begin date	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	<b>Consumer Direct:</b> All products except streamline refinances <b>Wholesale &amp; Correspondent:</b> All products	<b>North Carolina:</b> Hyde	09.03.19	09.13.19	Lakeview declared disaster
	09.11.19 Lakeview Declaration	Closed - Lakeview Updated Action	<b>Consumer Direct:</b> All products except streamline refinances <b>Wholesale &amp; Correspondent:</b> 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 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	<b>Consumer Direct:</b> All products except streamline refinances <b>Wholesale &amp; Correspondent:</b> All products	<b>South Carolina:</b> Beaufort, Berkeley, Charleston, Colleton, Georgetown, Horry, Jasper <b>North Carolina:</b> 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	<b>Consumer Direct:</b> All products except streamline refinances <b>Wholesale &amp; Correspondent:</b> All products	<b>South Carolina:</b> Beaufort, Berkeley, Charleston, Colleton, Dorchester, Georgetown, Horry, Jasper, Marion, Williamsburg <b>North Carolina:</b> 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	<b>Consumer Direct:</b> All products except streamline refinances <b>Wholesale &amp; Correspondent:</b> 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	<b>Consumer Direct:</b> All products except streamline refinances <b>Wholesale &amp; Correspondent:</b> 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	<b>Consumer Direct:</b> All products except streamline refinances <b>Wholesale &amp; Correspondent:</b> All products	<b>Georgia:</b> Brantley, Bryan, Camden, Charlton, Chatham, Clinch, Echols, Effingham, Glynn, Liberty, Long, McIntosh, Pierce, Ware, Wayne <b>South Carolina:</b> Allendale, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Clarendon, Colleton, Darlington, Dillon, Dorchester, Florence, Georgetown, Hampton, Horry, Jasper, Lee, Marion, Marlboro, Orangeburg, Sumter, Williamsburg <b>North Carolina:</b> 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	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	<b>Consumer Direct:</b> All products except streamline refinances <b>Wholesale:</b> All products	<b>Florida:</b> 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	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, tornadoes, Flooding, Landslides, and Mudslide	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
	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

Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
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
	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 Flooding	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
	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



Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
DR 4438 - Oklahoma Severe Storms, Straight-line Winds, Tornadoes and Flooding	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
	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

Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	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
	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



Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	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	03.09.19	03.23.19	FEMA added counties
	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

Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
	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
	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

Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
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	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
	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

Disaster Incident	Declaration Date / Type	Declaration Status *	Products	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
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

## Legend

Initial Declaration	Initial Disaster Declaration by either BLS / LLS or FEMA
Closed - Initial Declaration	An update to the Disaster information has been made by either BLS / LLS or FEMA. The Initial Declaration is no longer the most up to date information.
Updated Declaration	An update has been made by BLS / LLS or FEMA to the Disaster data. For example, the update may be to the Incident Date, the Declaration Date, or the Disaster Area.
Closed - Updated Declaration	This update is no longer the most up to date information, as information has changed or been amended by BLS / LLS or FEMA.
Suspension of Closing / Purchases	Prior to a Disaster Declaration, BLS / LLS 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 BLS / LLS or FEMA.
Active Declaration	BLS / LLS is currently using this disaster data. This is the most up to date data for the Disaster.
Closed Declaration	BLS / LLS is no longer monitoring this Disaster.

Cell is not an active declaration

Cell is an active declaration