

| 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.<br>* 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 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  |
| DR 4429 - Mississippi Severe Storms, Straight-line Winds, Tornadoes, And Flooding   | 10.18.19 FEMA Declaration     | Active - Updated Declaration     | FNMA, FHLMC, VA, USDA<br>Bayview Portfolio Products<br>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     | Active - Initial Declaration     | FNMA, FHLMC, VA, USDA<br>Bayview Portfolio Products<br>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<br><b>Wholesale &amp; Correspondent:</b> All products    | <b>North Carolina:</b> Hyde   | 09.03.19            | 09.13.19          | Lakeview declared disaster   |

| Disaster Incident | Declaration Date / Type          | Declaration Status *             | Products  | Counties, Parishes, Zip Codes  | Incident Begin Date | Incident End Date | Comments  |
|-------------------|----------------------------------|----------------------------------|---|--|---------------------|-------------------|---|
|                   | 09.11.19<br>Lakeview Declaration | Closed - Lakeview Updated Action | <b>Consumer Direct:</b> All products except streamline refinances<br><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. |
|                   | 09.09.19<br>Lakeview Declaration | Closed - Lakeview Updated Action | <b>Consumer Direct:</b> All products except streamline refinances<br><b>Wholesale &amp; Correspondent:</b> All products | <b>South Carolina:</b> Beaufort, Berkeley, Charleston, Colleton, Georgetown, Horry, Jasper<br><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<br>Lakeview Declaration | Closed - Lakeview Updated Action | <b>Consumer Direct:</b> All products except streamline refinances<br><b>Wholesale &amp; Correspondent:</b> All products | <b>South Carolina:</b> Beaufort, Berkeley, Charleston, Colleton, Dorchester, Georgetown, Horry, Jasper, Marion, Williamsburg<br><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.                            |

| Disaster Incident | Declaration Date / Type          | Declaration Status *                    | Products  | Counties, Parishes, Zip Codes   | Incident Begin Date | Incident End Date | Comments  |
|-------------------|----------------------------------|---|---|---|---------------------|-------------------|---|
|                   | 09.05.19<br>Lakeview Declaration | Closed - Lakeview Updated Action        | <b>Consumer Direct:</b> All products except streamline refinances<br><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<br>Lakeview Declaration | Closed - Lakeview Updated Action Closed | <b>Consumer Direct:</b> All products except streamline refinances<br><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   |
|                   | 09.03.19<br>Lakeview Declaration | Closed - Lakeview Initial Action        | <b>Consumer Direct:</b> All products except streamline refinances<br><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<br><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<br><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  |

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|--|----------------------------------|----------------------------------|--|---|---------------------|-------------------|---|
|  | 08.29.19<br>Lakeview Declaration | Closed - Lakeview Initial Action | <b>Consumer Direct:</b> All products except streamline refinances<br><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<br>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<br>FEMA Declaration     | Active - Updated Declaration     | FNMA, FHLMC, VA, USDA<br>Bayview Portfolio Products<br>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   |
|  | 08.07.19<br>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<br>FEMA Declaration     | Closed - Updated Declaration     | FNMA, FHLMC, VA, USDA<br>Bayview Portfolio Products<br>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<br>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  |

| 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<br>Bayview Portfolio Products<br>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                              |
| 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<br>Bayview Portfolio Products<br>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                              |

| Disaster Incident  | Declaration Date / Type   | Declaration Status *         | Products   | Counties, Parishes, Zip Codes   | Incident Begin Date | Incident End Date | Comments   |
|--|---------------------------|------------------------------|--|---|---------------------|-------------------|--|
| 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<br>Bayview Portfolio Products<br>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           |
|  | 07.16.19 FEMA Declaration | Active - Updated Declaration | FNMA, FHLMC, VA, USDA<br>Bayview Portfolio Products<br>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 |



| Disaster Incident  | Declaration Date / Type     | Declaration Status *         | Products   | Counties, Parishes, Zip Codes  | Incident Begin Date | Incident End Date | Comments  |
|--|-----------------------------|------------------------------|--|--|---------------------|-------------------|---|
|  | 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<br>Bayview Portfolio Products<br>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<br>Bayview Portfolio Products<br>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<br>Bayview Portfolio Products<br>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                                 |

| Disaster Incident   | Declaration Date / Type         | Declaration Status *            | Products   | Counties, Parishes, Zip Codes   | Incident Begin Date | Incident End Date | Comments  |
|---|---------------------------------|---------------------------------|--|---|---------------------|-------------------|---|
|   | 04.22.19<br>FEMA<br>Declaration | Closed - Updated<br>Declaration | FNMA, FHLMC, VA,<br>USDA<br>Bayview Portfolio<br>Products<br>FHA loans closed and /<br>or endorsed prior to the<br>incident begin date | Fremont, Harrison, Mills, Monona,<br>Pottawattamie, Shelby, Woodbury  | 03.12.19            | 03.19.19          | FEMA added counties   |
|   | 04.22.19<br>FEMA<br>Declaration | Closed - Updated<br>Declaration | FHA loans closed and /<br>or endorsed after the<br>incident begin date   | Fremont, Harrison, Mills, Monona,<br>Pottawattamie, Shelby, Woodbury  | 03.12.19            | No End Date       | FEMA added counties   |
|   | 04.03.19<br>FEMA<br>Declaration | Closed - Updated<br>Declaration | FNMA, FHLMC, VA,<br>USDA<br>Bayview Portfolio<br>Products<br>FHA loans closed and /<br>or endorsed prior to the<br>incident begin date | Fremont, Harrison, Mills, Monona, Woodbury  | 03.12.19            | 03.19.19          | BLS/LLS Declared Incident<br>End Date for products &<br>counties listed |
|   | 04.03.19<br>FEMA<br>Declaration | Closed - Updated<br>Declaration | FHA loans closed and /<br>or endorsed after the<br>incident begin date   | Fremont, Harrison, Mills, Monona, Woodbury  | 03.12.19            | No End Date       | FHA must follow Standard<br>Disaster Policy                             |
|   | 03.23.19<br>FEMA<br>Declaration | Closed - Initial<br>Declaration | All products   | Fremont, Harrison, Mills, Monona, Woodbury  | 03.12.19            | No End Date       | FEMA Disaster Declaration -<br>No End Date                              |
| DR 4420 - Nebraska<br>Severe Winter<br>Storm, Straight-line<br>Winds, And<br>Flooding - continued<br>on next page | 08.22.19 FHA<br>Declaration     | Active - Updated<br>Declaration | FHA loans closed and /<br>or endorsed after the<br>incident begin date   | Antelope, Boone, Boyd, Buffalo, Burt, Butler,<br>Cass, Colfax, Cuming, Custer, Dawson,<br>Dodge, Douglas, Hall, Holt, Howard, Knox,<br>Madison, Nance, Nemaha, Pierce, Platte,<br>Richardson, Saline, Sarpy, Saunders, Stanton,<br>Thurston, Washington | 03.09.19            | 03.23.19          | FEMA added counties   |
|   | 08.22.19<br>FEMA<br>Declaration | Active - Updated<br>Declaration | FNMA, FHLMC, VA,<br>USDA<br>Bayview Portfolio<br>Products<br>FHA loans closed and /<br>or endorsed prior to the<br>incident begin date | Antelope, Boone, Boyd, Buffalo, Burt, Butler,<br>Cass, Colfax, Cuming, Custer, Dawson,<br>Dodge, Douglas, Hall, Holt, Howard, Knox,<br>Madison, Nance, Nemaha, Pierce, Platte,<br>Richardson, Saline, Sarpy, Saunders, Stanton,<br>Thurston, Washington | 03.09.19            | 03.16.19          | FEMA added counties and<br>end date updated                             |



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|-------------------|---------------------------|------------------------------|--|--|---------------------|-------------------|--|
|                   | 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<br>Bayview Portfolio Products<br>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<br>Bayview Portfolio Products<br>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<br>Bayview Portfolio Products<br>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 |

| Disaster Incident   | Declaration Date / Type         | Declaration Status *            | Products   | Counties, Parishes, Zip Codes   | Incident Begin Date | Incident End Date | Comments   |
|---|---------------------------------|---------------------------------|--|---|---------------------|-------------------|--|
|   | 04.03.19<br>FEMA<br>Declaration | Closed - Updated<br>Declaration | FNMA, FHLMC, VA,<br>USDA<br>Bayview Portfolio<br>Products<br>FHA loans closed and /<br>or endorsed prior to the<br>incident begin date | Boone, Buffalo, Butler, Cass, Colfax, Custer,<br>Dodge, Douglas, Knox, Nemaha, Richardson,<br>Sarpy, Saunders, Thurston, Washington | 03.09.19            | 03.16.19          | FEMA added counties and<br>BLS/LLS Declared Incident<br>End Date for products &<br>counties listed |
|   | 04.03.19<br>FEMA<br>Declaration | Closed - Updated<br>Declaration | FHA loans closed and /<br>or endorsed after the<br>incident begin date   | Boone, Buffalo, Butler, Cass, Colfax, Custer,<br>Dodge, Douglas, Knox, Nemaha, Richardson,<br>Sarpy, Saunders, Thurston, Washington | 03.09.19            | No End Date       | FEMA added counties<br>FHA must follow Standard<br>Disaster Policy                                 |
|   | 03.21.19<br>FEMA<br>Declaration | Closed - Initial<br>Declaration | All products   | Butler, Cass, Colfax, Dodge, Douglas,<br>Nemaha, Sarpy, Saunders, Washington  | 03.09.19            | No End Date       | FEMA Disaster Declaration -<br>No End Date   |
| DR 4419 - Alabama<br>Severe Storms,<br>Winds & Tornadoes      | 07.16.19 FHA<br>Declaration     | Active - Updated<br>Declaration | FHA loans closed and /<br>or endorsed after the<br>incident begin date   | Lee   | 03.03.19            | 03.17.19          | FHA declared Incident End<br>Date via FHA Info #19-34  |
|   | 04.03.19<br>FEMA<br>Declaration | Active - Updated<br>Declaration | FNMA, FHLMC, VA,<br>USDA<br>Bayview Portfolio<br>Products<br>FHA loans closed and /<br>or endorsed prior to the<br>incident begin date | Lee   | 03.03.19            | 03.10.19          | BLS/LLS Declared Incident<br>End Date for products &<br>counties listed                            |
|   | 04.03.19<br>FEMA<br>Declaration | Closed - Updated<br>Declaration | FHA loans closed and /<br>or endorsed after the<br>incident begin date   | Lee   | 03.03.19            | No End Date       | FHA must follow Standard<br>Disaster Policy  |
|   | 03.05.19<br>FEMA<br>Declaration | Closed - Initial<br>Declaration | All products   | Lee   | 03.03.19            | No End Date       | FEMA Disaster Declaration -<br>No End Date   |
| DR 4413 - Alaska<br>Earthquake -<br>continued on next<br>page | 07.16.19 FHA<br>Declaration     | Active - Updated<br>Declaration | FHA loans closed and /<br>or endorsed after the<br>incident begin date   | Anchorage (Borough), Kenai Peninsula<br>(Borough), Matanuska-Susitna (Borough)  | 11.30.18            | 12.14.18          | FHA declared Incident End<br>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  |
|-----------------------------------|--|---------------------------------|--|---|---------------------|---|---|
|                                   | 04.03.19<br>FEMA<br>Declaration                  | Active - Updated<br>Declaration | FNMA, FHLMC, VA,<br>USDA<br>Bayview Portfolio<br>Products<br>FHA loans closed and /<br>or endorsed prior to the<br>incident begin date | Anchorage (Borough), Kenai Peninsula<br>(Borough), Matanuska-Susitna (Borough)  | 11.30.18            | 12.07.18  | BLS/LLS Declared Incident<br>End Date for products &<br>counties listed                                     |
|                                   | 04.03.19<br>FEMA<br>Declaration                  | Closed - Updated<br>Declaration | FHA loans closed and /<br>or endorsed after the<br>incident begin date   | Anchorage (Borough), Kenai Peninsula<br>(Borough), Matanuska-Susitna (Borough)  | 11.30.18            | No End Date   | FHA must follow Standard<br>Disaster Policy   |
|                                   | 01.31.19<br>FEMA<br>Declaration                  | Closed - Initial<br>Declaration | All products   | Anchorage (Borough), Kenai Peninsula<br>(Borough), Matanuska-Susitna (Borough)  | 11.30.18            | No End Date   | FEMA Disaster Declaration -<br>No End Date  |
| DR 4407 - California<br>Wildfires | 11.27.18<br>BLS / LLS<br>Disaster<br>Declaration | Active - Updated<br>Declaration | FNMA, FHLMC, VA,<br>USDA<br>Bayview Portfolio<br>Products<br>FHA loans closed and /<br>or endorsed prior to the<br>incident begin date | The following Zip Codes in Butte County:<br>95916, 95928, 95938, 95954, 95965, 95969,<br>95978<br>The following Zip Codes in Los Angeles<br>County:<br>90265, 90290, 91301, 91302, 91304*, 91307,<br>91311, 91361*, 91362*, 91367<br>The following Zip Codes in Ventura County:<br>90265, 91304*, 91307, 91320, 91360, 91361*,<br>91362*, 91377, 93012, 93063, 93065<br>*Zip code in both Los Angeles and Ventura<br>Counties | 11.08.18            | FEMA 11.25.18<br>(Announced<br>12.04.18 by<br>FEMA) | BLS / LLS Segmented Butte<br>and Ventura County Disaster<br>areas into Zip Codes for the<br>listed Products |
|                                   | 11.14.18<br>FEMA<br>Disaster<br>Declaration      | Active - Updated<br>Declaration | FHA loans closed and /<br>or endorsed after the<br>incident begin date   | Butte, Los Angeles, Ventura   | 11.08.18            | FEMA 11.25.18                                       | FHA must follow Standard<br>Disaster Policy   |
|                                   | 11.14.18<br>BLS / LLS<br>Disaster<br>Declaration | Closed - Updated<br>Declaration | FNMA, FHLMC, VA,<br>USDA<br>Bayview Portfolio<br>Products<br>FHA loans closed and /<br>or endorsed prior to the<br>incident begin date | Butte , Ventura<br>And the following Zip Codes in Los Angeles<br>County:<br>90265, 90290, 91301, 91302, 91304*, 91307,<br>91311, 91361*, 91362*, 91367<br>* Zip Code is in both Los Angeles and Ventura<br>Counties   | 11.08.18            | No End Date   | BLS / LLS Segmented Los<br>Angeles County Disaster area<br>into Zip Codes for the listed<br>Products        |
|                                   | 11.12.18<br>FEMA<br>Disaster<br>Declaration      | Closed - Initial<br>Declaration | All Products   | Butte, Los Angeles, Ventura   | 11.08.18            | No End Date   | FEMA Disaster Declaration   |

## Legend

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|--|--|
| 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