



IMPORTANT UPDATE
BULLETIN
55 10142024

Issued to: All Channels
Date: October 14, 2024
Subject: FCM TPO Disaster List Update – FL
Effective: Immediately

The Federal Emergency Management Agency (FEMA) has issued the following notices of major disaster declarations:

- **DR-4834 for the state of Florida – Hurricane Milton**

FCM TPO has updated its Disaster List to include the affected counties in Florida.

For subject properties located in these declared disaster areas, FCM TPO will require a “1004D Update w/ Interior Inspection” of the property to confirm it was not affected by this event.

Appraisals ordered after the incident start date must include commentary for both Hurricanes Helene and Milton if the property is located in impacted zip codes for both hurricanes.

Properties with appraisal waivers after the incident start date must include a 1004D w/ interior.

All loans must be redisclosed for the disaster reinspection cost within 3 days of discovery of property being deemed in a declared zip code.

FCM TPO will redisclose the change in circumstance for existing brokered loans in the pipeline not yet closed.

Please reach out to your Account Executive with any questions or concerns.

Please refer to FCM TPO's **Disaster Requirements** for complete details as requirements are product specific. The updated **Disaster List** and **Disaster Requirements** are posted in the Resource Center in the [Disaster Guidance](#) folder. This bulletin, and all other FCM TPO issued bulletins, are also posted in the Resource Center in the Bulletins folder.

We appreciate your business!