



IMPORTANT UPDATE  
BULLETIN  
05 02282025

**Issued to:** All Channels  
**Date:** February 28, 2025  
**Subject:** FCM TPO Disaster List Update – WV  
**Effective:** Immediately

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

- **DR-4861 for the state of West Virginia – Severe Storms, Straight-Line Winds, Flooding, Landslides and Mudslides.**

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

**For subject properties located in these declared disaster areas, FCM TPO will require a “Disaster Area Inspection Report” of the property to confirm it was not affected by this event.**

**The “Disaster Area Inspection Report” is to be ordered and paid for by the Broker via FCM FUEL as a “Follow Up Order”. Instructions can be found in the “FCM Appraisal User Guide”. Non-Delegated Correspondents are responsible for ordering the Inspection outside of FCM FUEL.**

**Properties with appraisal waivers after the incident start date must include a Disaster Area Inspection Report.**

**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!