



IMPORTANT UPDATE BULLETIN 16 04282025

Issued to: All Channels
Date: April 28, 2025
Subject: FCM TPO Disaster List Update – KY
Effective: Immediately

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

- **DR-4864 for the state of Kentucky – Severe Storms, Straight-Line Winds, Tornadoes, Flooding, Landslides and Mudslides.**

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

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!