



IMPORTANT REMINDER

BULLETIN 17 08072026

Issued to: All Channels
Date: August 7, 2026
Subject: Disaster List Update – MS & WV
Effective: Immediately

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

- **DR-4930 Mississippi – Tropical Storm Arthur**
- **DR-4932 West Virginia – Severe Storms, Straight-Line Winds, Tornadoes, Flooding, Landslides and Mudslides**

First Colony has updated its Disaster List to include the affected counties in Mississippi & West Virginia

For subject properties located in these declared disaster areas, First Colony 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 the First Colony Portal as a “Follow Up Order”. Instructions can be found in the “Appraisal User Guide”. Non-Delegated Correspondents are responsible for ordering the Inspection outside of the First Colony Portal.

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.

First Colony will redisclose the change in circumstance for existing brokered loans in the pipeline not yet closed.

Please refer to First Colony’s **Disaster Requirements** for complete details as requirements are product specific. The updated **Disaster List** and **Disaster Requirements** are posted in the First Colony Portal Resource Center in the Disaster Guidance folder. This bulletin, and all other First Colony issued bulletins, are also posted in the Resource Center in the Bulletins folder.

Please contact your Account Executive should you have any questions.

We appreciate your business!