First Colony WHOLESALE

IMPORTANT REMINDER

BULLETIN 29 010302026

Issued to: **All Channels**

Date: **October 30, 2026**

Subject: **Disaster List Update – FL**

Effective: **Immediately**

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

- **DR-4955 Florida– Hurricane Isaias**

First Colony has updated its Disaster List to include the affected counties in FL.

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 CODA 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 CODA.

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 CODA Resource Center in the Disaster Guidance folder.

Please contact your Account Executive should you have any questions.

We appreciate your business!