

FEMA has issued a presidential disaster declaration for Arkansas – 4441 designating counties as eligible for individual assistance.

Re-inspections will be required for properties located in zip codes and counties that are eligible for individual assistance for appraisals issued prior to the incident start date of May 21, 2019 and continuing. All property inspection products must affirmatively indicate there is no adverse impact to value, condition, or marketing ability as a result of the disaster, and must be dated after the published “incident end date”. Acceptable re-inspection documents include the appropriate DAIR, 1004D or appraisal product and must be ordered after the “incident end date”.

- Exterior Inspections: Required for all re-inspections, including, but not limited to earthquake, fire, landslide, tornado, flood, and hurricane.
- Interior Inspections\*: Required for all pre-closing FHA Full Doc Loans, flood, hurricane, and water related damage inspections regardless of “Exterior Only DAIR” designation below.

The chart below lists the required re-inspection type by loan product.

| Product  | Pre-Closing  | Post-Closing   |
|--|--|--|
| <b>Conventional w/Appraisal Waiver on AUS</b>        | If Appraisal Waiver reflects on Final AUS cert use: <ul style="list-style-type: none"> <li>• Appraisal Waiver + Exterior DAIR* + Condo Requirements</li> </ul> If Appraisal Waiver language is lost on the final AUS cert use: <ul style="list-style-type: none"> <li>• Full Appraisal dated Post Disaster + Condo Requirements</li> </ul> | Exterior DAIR* + Condo Requirements  |
| <b>Conventional with Appraisal</b>                   | Exterior DAIR* + Condo Requirements  | Exterior DAIR* + Condo Requirements  |
| <b>Conventional HARP (with or without Appraisal)</b> | No Action Needed   | No Action Needed   |
| <b>FHA Full Doc</b>                                  | 1040D Appraisal with interior/exterior photos*   | <u>Post-Closing/Pre-Endorsement:</u><br>1004D Appraisal with exterior photos |
| <b>FHA Streamline</b>                                | No Action Needed   | No Action Needed   |
| <b>VA Full Doc</b>                                   | Exterior DAIR*   | Exterior DAIR*   |
| <b>VA IRRRL</b>                                      | Exterior DAIR*   | Exterior DAIR*   |
| <b>Non-QM</b>  | Exterior DAIR* + Condo Requirements  | Exterior DAIR* + Condo Requirements  |

### Condo Requirements

Fannie Mae, Freddie Mac and Non-QM: In addition to the subject unit itself, a DAIR must also assess the condition of the building in which the unit is located and assess any damage to the condo project’s common elements.

FHA and VA: No additional condo unit condo project requirements.



**Announcement 2019- 06-13  
FEMA Major Disaster Declaration  
for Arkansas – 4441**

---

**Incident Periods**

Loans files containing appraisal reports with an effective date prior to the “incident start date” are ineligible for funding without an accompanying property inspection product date after the “incident end date”.

Loans files containing appraisal reports with an effective date on or after the “incident start date” are ineligible for funding without an accompanying property inspection product date after the “incident end date”.

Appraisals report with an effective date after the published “incident end date” require **no** action and may fund provided there is no indication from the appraiser that there is an adverse impact on the property’s value, condition, or marketability as a result of the disaster.

For originations on or before the “incident end date,” Appraisal Waivers returned on the AUS Cert (e.g. PIW or ACE) may be used provided the Appraisal Waiver language is present on the final AUS cert, and the accompanying property inspection product dated after the “incident end date” is obtained.

- For originations after the “incident end date,” an Appraisal Waiver may be used provided it meets the same requirements notwithstanding the requirement to obtain the accompanying property inspection product (i.e. an accompanying property inspection is not required).

All property inspections products must be dated after the published “incident end date” to allow loan file funding.

*If you have questions, please contact 855-GO-IMPAC (855-464-6722).*



# Impac Mortgage Corp. FEMA Disaster Declaration

## FEMA Major Disaster Declaration for Arkansas

**FEMA Disaster ID:** 4441

**Declared** 6/8/2019

**Incident Type:** Severe Storms and Flooding

**Incident Period:** May 21, 2019 **and continuing**

**Counties Eligible for Individual Assistance as of 6/08/2019:** Conway, Crawford, Faulkner, Jefferson, Perry, Pulaski, Sebastian, Yell

| City         | State | Zip Code | County    | FIPS | Individual |
|--------------|-------|----------|-----------|------|------------|
| CLEVELAND    | AR    | 72030    | CONWAY    | 5029 | YES        |
| SPRINGFIELD  | AR    | 72157    | CONWAY    | 5029 | YES        |
| MORRILTON    | AR    | 72110    | CONWAY    | 5029 | YES        |
| SOLGOHACHIA  | AR    | 72156    | CONWAY    | 5029 | YES        |
| PLUMERVILLE  | AR    | 72127    | CONWAY    | 5029 | YES        |
| CENTER RIDGE | AR    | 72027    | CONWAY    | 5029 | YES        |
| HATTIEVILLE  | AR    | 72063    | CONWAY    | 5029 | YES        |
| MENIFEE      | AR    | 72107    | CONWAY    | 5029 | YES        |
| ALMA         | AR    | 72921    | CRAWFORD  | 5033 | YES        |
| CHESTER      | AR    | 72934    | CRAWFORD  | 5033 | YES        |
| DYER         | AR    | 72935    | CRAWFORD  | 5033 | YES        |
| VAN BUREN    | AR    | 72956    | CRAWFORD  | 5033 | YES        |
| VAN BUREN    | AR    | 72957    | CRAWFORD  | 5033 | YES        |
| MULBERRY     | AR    | 72947    | CRAWFORD  | 5033 | YES        |
| UNIONTOWN    | AR    | 72955    | CRAWFORD  | 5033 | YES        |
| MOUNTAINBURG | AR    | 72946    | CRAWFORD  | 5033 | YES        |
| RUDY         | AR    | 72952    | CRAWFORD  | 5033 | YES        |
| NATURAL DAM  | AR    | 72948    | CRAWFORD  | 5033 | YES        |
| CEDARVILLE   | AR    | 72932    | CRAWFORD  | 5033 | YES        |
| CONWAY       | AR    | 72035    | FAULKNER  | 5045 | YES        |
| MAYFLOWER    | AR    | 72106    | FAULKNER  | 5045 | YES        |
| VILONIA      | AR    | 72173    | FAULKNER  | 5045 | YES        |
| MOUNT VERNON | AR    | 72111    | FAULKNER  | 5045 | YES        |
| CONWAY       | AR    | 72034    | FAULKNER  | 5045 | YES        |
| ENOLA        | AR    | 72047    | FAULKNER  | 5045 | YES        |
| WOOSTER      | AR    | 72181    | FAULKNER  | 5045 | YES        |
| GREENBRIER   | AR    | 72058    | FAULKNER  | 5045 | YES        |
| CONWAY       | AR    | 72032    | FAULKNER  | 5045 | YES        |
| GUY          | AR    | 72061    | FAULKNER  | 5045 | YES        |
| CONWAY       | AR    | 72033    | FAULKNER  | 5045 | YES        |
| WHITE HALL   | AR    | 71602    | JEFFERSON | 5069 | YES        |
| PINE BLUFF   | AR    | 71613    | JEFFERSON | 5069 | YES        |
| PINE BLUFF   | AR    | 71603    | JEFFERSON | 5069 | YES        |
| PINE BLUFF   | AR    | 71601    | JEFFERSON | 5069 | YES        |
| REYDELL      | AR    | 72133    | JEFFERSON | 5069 | YES        |
| WABBASEKA    | AR    | 72175    | JEFFERSON | 5069 | YES        |



**Impac Mortgage Corp.  
FEMA Disaster Declaration**

| City              | State | Zip Code | County    | FIPS | Individual |
|-------------------|-------|----------|-----------|------|------------|
| SHERRILL          | AR    | 72152    | JEFFERSON | 5069 | YES        |
| JEFFERSON         | AR    | 72079    | JEFFERSON | 5069 | YES        |
| TUCKER            | AR    | 72168    | JEFFERSON | 5069 | YES        |
| ALTHEIMER         | AR    | 72004    | JEFFERSON | 5069 | YES        |
| PINE BLUFF        | AR    | 71611    | JEFFERSON | 5069 | YES        |
| REDFIELD          | AR    | 72132    | JEFFERSON | 5069 | YES        |
| WHITE HALL        | AR    | 71612    | JEFFERSON | 5069 | YES        |
| MOSCOW            | AR    | 71659    | JEFFERSON | 5069 | YES        |
| WRIGHT            | AR    | 72182    | JEFFERSON | 5069 | YES        |
| BIGELOW           | AR    | 72016    | PERRY     | 5105 | YES        |
| PERRY             | AR    | 72125    | PERRY     | 5105 | YES        |
| PERRYVILLE        | AR    | 72126    | PERRY     | 5105 | YES        |
| HOUSTON           | AR    | 72070    | PERRY     | 5105 | YES        |
| CASA              | AR    | 72025    | PERRY     | 5105 | YES        |
| ADONA             | AR    | 72001    | PERRY     | 5105 | YES        |
| SWEET HOME        | AR    | 72164    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72209    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72211    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72212    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72216    | PULASKI   | 5119 | YES        |
| JACKSONVILLE      | AR    | 72076    | PULASKI   | 5119 | YES        |
| JACKSONVILLE      | AR    | 72078    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72207    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72214    | PULASKI   | 5119 | YES        |
| NORTH LITTLE ROCK | AR    | 72117    | PULASKI   | 5119 | YES        |
| SHERWOOD          | AR    | 72120    | PULASKI   | 5119 | YES        |
| NORTH LITTLE ROCK | AR    | 72199    | PULASKI   | 5119 | YES        |
| NORTH LITTLE ROCK | AR    | 72116    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72202    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72215    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72295    | PULASKI   | 5119 | YES        |
| NORTH LITTLE ROCK | AR    | 72115    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72227    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72231    | PULASKI   | 5119 | YES        |
| ROLAND            | AR    | 72135    | PULASKI   | 5119 | YES        |
| SCOTT             | AR    | 72142    | PULASKI   | 5119 | YES        |
| WOODSON           | AR    | 72180    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72205    | PULASKI   | 5119 | YES        |
| NORTH LITTLE ROCK | AR    | 72119    | PULASKI   | 5119 | YES        |
| NORTH LITTLE ROCK | AR    | 72124    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72217    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72219    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72221    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72201    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72206    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72210    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72222    | PULASKI   | 5119 | YES        |
| LITTLE ROCK       | AR    | 72223    | PULASKI   | 5119 | YES        |
| MAUMELLE          | AR    | 72113    | PULASKI   | 5119 | YES        |
| WRIGHTSVILLE      | AR    | 72183    | PULASKI   | 5119 | YES        |
| COLLEGE STATION   | AR    | 72053    | PULASKI   | 5119 | YES        |



**Impac Mortgage Corp.  
FEMA Disaster Declaration**

| City               | State | Zip Code | County    | FIPS | Individual |
|--------------------|-------|----------|-----------|------|------------|
| LITTLE ROCK        | AR    | 72203    | PULASKI   | 5119 | YES        |
| LITTLE ROCK        | AR    | 72204    | PULASKI   | 5119 | YES        |
| NORTH LITTLE ROCK  | AR    | 72118    | PULASKI   | 5119 | YES        |
| LITTLE ROCK        | AR    | 72225    | PULASKI   | 5119 | YES        |
| LITTLE ROCK        | AR    | 72260    | PULASKI   | 5119 | YES        |
| NORTH LITTLE ROCK  | AR    | 72198    | PULASKI   | 5119 | YES        |
| LITTLE ROCK A.F.B. | AR    | 72099    | PULASKI   | 5119 | YES        |
| NORTH LITTLE ROCK  | AR    | 72114    | PULASKI   | 5119 | YES        |
| NORTH LITTLE ROCK  | AR    | 72190    | PULASKI   | 5119 | YES        |
| FORT SMITH         | AR    | 72916    | SEBASTIAN | 5131 | YES        |
| FORT SMITH         | AR    | 72905    | SEBASTIAN | 5131 | YES        |
| FORT SMITH         | AR    | 72902    | SEBASTIAN | 5131 | YES        |
| FORT SMITH         | AR    | 72914    | SEBASTIAN | 5131 | YES        |
| FORT SMITH         | AR    | 72913    | SEBASTIAN | 5131 | YES        |
| FORT SMITH         | AR    | 72906    | SEBASTIAN | 5131 | YES        |
| MIDLAND            | AR    | 72945    | SEBASTIAN | 5131 | YES        |
| GREENWOOD          | AR    | 72936    | SEBASTIAN | 5131 | YES        |
| FORT SMITH         | AR    | 72901    | SEBASTIAN | 5131 | YES        |
| HACKETT            | AR    | 72937    | SEBASTIAN | 5131 | YES        |
| BARLING            | AR    | 72923    | SEBASTIAN | 5131 | YES        |
| FORT SMITH         | AR    | 72917    | SEBASTIAN | 5131 | YES        |
| FORT SMITH         | AR    | 72908    | SEBASTIAN | 5131 | YES        |
| FORT SMITH         | AR    | 72918    | SEBASTIAN | 5131 | YES        |
| HUNTINGTON         | AR    | 72940    | SEBASTIAN | 5131 | YES        |
| LAVACA             | AR    | 72941    | SEBASTIAN | 5131 | YES        |
| MANSFIELD          | AR    | 72944    | SEBASTIAN | 5131 | YES        |
| FORT SMITH         | AR    | 72904    | SEBASTIAN | 5131 | YES        |
| FORT SMITH         | AR    | 72919    | SEBASTIAN | 5131 | YES        |
| HARTFORD           | AR    | 72938    | SEBASTIAN | 5131 | YES        |
| FORT SMITH         | AR    | 72903    | SEBASTIAN | 5131 | YES        |
| BRIGGSVILLE        | AR    | 72828    | YELL      | 5149 | YES        |
| HAVANA             | AR    | 72842    | YELL      | 5149 | YES        |
| DARDANELLE         | AR    | 72834    | YELL      | 5149 | YES        |
| PLAINVIEW          | AR    | 72857    | YELL      | 5149 | YES        |
| DANVILLE           | AR    | 72833    | YELL      | 5149 | YES        |
| ROVER              | AR    | 72860    | YELL      | 5149 | YES        |
| BLUFFTON           | AR    | 72827    | YELL      | 5149 | YES        |
| BELLEVILLE         | AR    | 72824    | YELL      | 5149 | YES        |
| OLA                | AR    | 72853    | YELL      | 5149 | YES        |
| GRAVELLY           | AR    | 72838    | YELL      | 5149 | YES        |
| CENTERVILLE        | AR    | 72829    | YELL      | 5149 | YES        |