



# Disaster Declarations for WI

Revised: July 7, 2008

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**Updated Underwriting Requirements**

The following counties have been declared disaster area under Presidential Declaration:

<u>COUNTY</u>	<u>INCIDENT END DATE</u>	<u>DECLARATION DATE</u>
Adams	June 6, 2008	June 24, 2008
Calumet	June 6, 2008	June 24, 2008
Crawford	June 6, 2008	June 14, 2008
Columbia	June 6, 2008	June 14, 2008
Dane	June 6, 2008	June 21, 2008
Dodge	June 6, 2008	June 18, 2008
Fond du Lac	June 6, 2008	June 19, 2008
Grant	June 6, 2008	June 19, 2008
Green	June 6, 2008	June 18, 2008
Green Lake	June 6, 2008	June 24, 2008
Iowa	June 6, 2008	June 19, 2008
Jefferson	June 6, 2008	June 24, 2008
Juneau	June 6, 2008	June 21, 2008
Kenosha	June 6, 2008	June 19, 2008
La Crosse	June 6, 2008	June 24, 2008
Lafayette	June 6, 2008	June 14, 2008
Manitowoc	June 6, 2008	July 3, 2008
Marquette	June 6, 2008	June 19, 2008
Milwaukee	June 6, 2008	June 14, 2008
Monroe	June 6, 2008	June 14, 2008
Ozaukee	June 6, 2008	June 21, 2008
Racine	June 6, 2008	June 14, 2008
Richland	June 6, 2008	June 14, 2008
Rock	June 6, 2008	June 14, 2008
Sauk	June 6, 2008	June 14, 2008
Sheboygan	June 6, 2008	June 19, 2008
Vernon	June 6, 2008	June 19, 2008
Walworth	June 6, 2008	June 24, 2008
Waukesha	June 6, 2008	June 18, 2008
Washington	June 6, 2008	June 18, 2008
Winnebago	June 6, 2008	June 18, 2008

Based on the dates noted in the adjacent table, all appraisals performed on or before June 6, 2008 will require an additional inspection certifying that the subject property for the loan was free from damage and the disaster had no affect on the value opinion, and include the date of re-inspection with an updated photo, or if there was damage, address the extent of that damage. For loans that were appraised after the disaster date it is necessary for the appraiser to make a comment regarding the disaster - something similar to: "Having reviewed the original appraisal and personally inspecting the property at {subject address} and surrounding neighborhood on {date}, I certify that, to my knowledge, the inspection revealed no indications of moderate to significant physical damage to the property or neighborhood, no needed repairs to the site or improvements other than those noted in the original appraisal, and no adverse effect on the marketability and value."

The property re-inspection must be performed by the original appraiser, whenever possible. If the original appraiser is not available, another licensed appraiser is acceptable or the following alternatives are acceptable...

A local professional, licensed inspector, such as:

- Property/building inspection company
- Licensed general contractor
- Building or safety inspector from the local municipality
- Licensed structural engineer

For properties in the affected areas, we will require home inspections before any loan approvals are issued. Property Inspection Waivers (PIW), 2055 drive by SFR & 1075 drive by Condo will not be accepted in any of the affected counties. A full appraisal inspection will be required.

Thank you for your cooperation and understanding of disaster stricken areas.

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