



26-025

Arc Home LLC Wholesale Lending Announcement

FEMA Disaster Declarations in Louisiana, Mississippi & Wisconsin

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FEMA Disaster Declaration Louisiana

FEMA has declared a disaster, [DR# 4927](#), in Louisiana. The impacted counties are listed below:

Avoyelles	St Landry	St Tammany	Terrebonne
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For all loan products, if the appraisal was completed prior to **June 19, 2026**, we will require an exterior inspection. The reinspection must be completed by a licensed inspector with photographs, verifying the subject property was not impacted by the event. If the exterior inspection indicates any damage has occurred to the property, an additional interior inspection will be required by the appraiser. For any Conventional loan with a Property Inspection Waiver, VA IRRRL, FHA Streamline or USDA Streamline, the inspection must be dated on or after **June 19, 2026**.

FEMA Disaster in Mississippi

FEMA has declared a disaster, [DR# 4922](#), in Mississippi. The impacted counties are listed below:

Franklin	Lamar	Lawrence	Lincoln	Wilkinson
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For all loan products, if the appraisal was completed prior to **May 8, 2026**, we will require an exterior inspection. The reinspection must be completed by a licensed inspector with photographs, verifying the subject property was not impacted by the event. If the exterior inspection indicates any damage has occurred to the property, an additional interior inspection will be required by the appraiser. For any Conventional loan with a Property Inspection Waiver, VA IRRRL, FHA Streamline or USDA Streamline, the inspection must be dated on or after **May 8, 2026**.



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FEMA Disaster in Wisconsin

FEMA has declared a disaster, [DR# 4923](#), in Wisconsin. The impacted counties are listed below:

Bayfield	Brown	Buffalo	Jackson	Jefferson
Juneau	Kenosha	Manitowoc	Marathon	Milwaukee
Outagamie	Racine	Rock	Saulk	Vernon
Washington	Waukesha	Waupaca	Winnebago	

For all loan products, if the appraisal was completed prior to **April 24, 2026**, we will require an exterior inspection. The reinspection must be completed by a licensed inspector with photographs, verifying the subject property was not impacted by the event. If the exterior inspection indicates any damage has occurred to the property, an additional interior inspection will be required by the appraiser. For any Conventional loan with a Property Inspection Waiver, VA IRRRL, FHA Streamline or USDA Streamline, the inspection must be dated on or after **April 24, 2026**.

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Disaster Inspection Documentation Requirements

The following grid provides direction for different loan types based on whether the loan is closed but not yet funded as well as whether the loan is closed:

Investor	Loan Status	Direct Lending	Wholesale	Correspondent
Fannie/Freddie/VA/USDA/ FHA Purchase, Rate/Term, Simple Refinance and Cash-Out Refinance	Signed/Closed/Not Funded	Require a Post-FEMA Disaster Inspection with photos OR Borrower attestation with external pictures of all 4 sides of the property.		Lender Certification (on letterhead) or Post- FEMA Disaster inspection with photos. OR Borrower attestation with external pictures of all 4 sides of the property.
	Not Signed/ Closed	Delay Closing and Require a Post-FEMA Disaster Inspection with photos OR Borrower attestation with external pictures of all 4 sides of the property.		
FHA Streamline Refinance, Marquee Jumbo	Signed/Closed/Not Funded	Require a Post-FEMA Disaster Inspection with photos		Lender Certification (on letterhead) or Post- FEMA Disaster inspection with photos.
	Not Signed/Closed	Delay Closing and Require a Post-FEMA Disaster Inspection with photos		
AG (all products), Foreign National DSCR, Edge (all products), Second Liens	Signed/Closed/Not Funded	Fund Loan, Delay Delivery and Require a Post-FEMA Inspection with photos OR Borrower attestation with external pictures of all 4 sides of the property.		
	Not Signed/ Closed	Delay Closing and Require a Post-FEMA Disaster Inspection with photos OR Borrower attestation with external pictures of all 4 sides of the property.		