26-054 **Arc Home LLC Wholesale Lending Announcement**

FEMA Disaster Declaration in Florida

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FEMA has declared a disaster, DR# 4955, in Florida, in the following counties:

Bay	**Escambia**	**Gulf**	**Holmes**
Okaloosa	**Santa Rosa**	**Walton**	**Washington**

For all loan products, if the appraisal was completed prior to **October 13, 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 **October 13, 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.		