From: Kershaw, Jason

Sent: Friday, September 15, 2017 1:45 PM

Subject: WINK! Disaster Proclamation in the State of Florida

Importance: High

Good Afternoon,

Please see below for the latest declaration issued by FEMA, please be aware that there may be

additional counties added in the near future.



Correspondent Lending Division

WINK! COMMUNICATION

September 15, 2017

Disaster Proclamation in the State of Florida

WHAT I NEED TO KNOW!

The following State has a Federal Disaster Declaration issued for **individual** assistance as of: **September 10**th, **2017**

(Counties Added)

Florida - Incident Date: September 4th and Continuing

Severe flooding, Storm Surge and Damaging Winds due to Hurricane Irma

in the following counties/parishes:

Alachua, Baker, Bradford, Brevard, Broward, Charlotte, Citrus, Clay, Collier, Columbia, DeSoto, Duval, Flagler, Gilchrist, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lake, Lee, Levy, Manatee, Marion, Martin, Miami-Dade, Monroe, Nassau, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Suwannee, Union and Volusia

As Federal Declarations are issued by FEMA, additional Counties/parishes may apply.

How Does This Affect Me?

Loans delivered on properties located in counties affected by Natural Disasters will be suspended and ineligible for purchase when the required re-inspections and/or certifications have not been performed.

When it is known that a particular area has suffered a natural disaster, the Disaster Policy requirements must be implemented <u>effective</u> with the incident date (not the date a federal disaster declaration is issued).

WHAT ACTION DO I NEED TO TAKE NOW?

Effective immediately, properties located in the above noted counties must follow the Disaster Policy requirements as detailed in Section 602.05(f) of the Cornerstone Correspondent Loan Policy Manual located on our web-site: www.chlcorrespondent.com.