

Thursday, October 22, 2020

Bulletin #2020-AC-055

## NOTICE TO ALL CUSTOMERS

### CALIFORNIA WILDFIRES

The Federal Emergency Management Agency (FEMA) declared on October 16, 2020 federal disaster aid with individual assistance to seven additional counties in the state of California via [DR-4569-CA](#) **Incident Period: September 4, 2020 and continuing**, FLCBank continues to require Disaster Inspections per standard requirements for disaster areas posted in the "Resource Center"; however, this announcement is to communicate the **temporary guidance** that will remain in effect for 60 days following the disaster declaration date for mortgages securing subject properties located in **Los Angeles County, San Bernardino County and San Diego County**:

- The Borrower/Purchaser must provide a certification confirming that the referenced subject property was not damaged in the recent disaster. The certification must be accompanied by colored photographs of the front/side of the property and a street scene taken by the Borrower/Purchaser.
- FLCBank will perform a disaster due diligence on the subject property prior to approving the certification. Additional documents or inspections may be required should the due diligence indicate the property may have been negatively impacted by the disaster.

**All other counties located in a disaster area in California remain subject to FLCBank's standard disaster inspection requirements.**

Click [here](#) to access the **Borrower Certification** document.

To access our Temporary Policies Related to COVID-19 for complete requirements [click here](#).