

# What's New This Week

## A summary of recent and upcoming changes:

| Updates   |  |                     |  |                         |                |                        |                                    |              |           |                            |   |                      |   |                         |                         |
|---|--|---------------------|--|-------------------------|----------------|------------------------|------------------------------------|--------------|-----------|----------------------------|---|----------------------|---|-------------------------|-------------------------|
| <p><b>Disaster Announcement Update - Kentucky</b></p> | <p>The Federal Emergency Management Agency (FEMA) has issued and updated a Major Disaster Declaration for <b>Severe, Storms, Flooding, Landslides, and Mudslides in the State of Kentucky</b>, and Individual Assistance has been approved for counties indicated in the table below.</p> <p>FEMA has issued the following declaration details:</p> <table border="1" data-bbox="441 701 1490 1083"> <thead> <tr> <th colspan="2">Declaration Details</th> </tr> </thead> <tbody> <tr> <td><b>Declaration Date</b></td> <td>April 23, 2021</td> </tr> <tr> <td><b>Incident Period</b></td> <td>February 27, 2021 – March 14, 2021</td> </tr> <tr> <td><b>State</b></td> <td>Kentucky</td> </tr> <tr> <td><b>Designated Counties</b></td> <td>Anderson, Boyd, Breathitt, Clark, Clay, Estill, Fayette, Floyd, Franklin, Greenup, Jackson, Jessamine, Johnson, Knott, Laurel, Lawrence, Lee, Leslie, Letcher, Lincoln, Madison, Magoffin, Martin, Morgan, Owsley, Perry, Powell, Pulaski, Rockcastle, Warren, Woodford</td> </tr> <tr> <td><b>Disaster Type</b></td> <td>Severe, Storms, Flooding, Landslides, and Mudslides</td> </tr> <tr> <td><b>FEMA Declaration</b></td> <td><a href="#">DR-4595</a></td> </tr> </tbody> </table> <p>All files in impacted areas will be conditioned appropriately, based on the <a href="#">loanDepot Wholesale Disaster</a> requirements, and an <a href="#">Affidavit of No Damage</a> will be required.</p> <p>Please contact your Account Executive or Account Manager with any questions.</p> | Declaration Details |  | <b>Declaration Date</b> | April 23, 2021 | <b>Incident Period</b> | February 27, 2021 – March 14, 2021 | <b>State</b> | Kentucky  | <b>Designated Counties</b> | Anderson, Boyd, Breathitt, Clark, Clay, Estill, Fayette, Floyd, Franklin, Greenup, Jackson, Jessamine, Johnson, Knott, Laurel, Lawrence, Lee, Leslie, Letcher, Lincoln, Madison, Magoffin, Martin, Morgan, Owsley, Perry, Powell, Pulaski, Rockcastle, Warren, Woodford | <b>Disaster Type</b> | Severe, Storms, Flooding, Landslides, and Mudslides | <b>FEMA Declaration</b> | <a href="#">DR-4595</a> |
| Declaration Details                                   |  |                     |  |                         |                |                        |                                    |              |           |                            |   |                      |   |                         |                         |
| <b>Declaration Date</b>                               | April 23, 2021   |                     |  |                         |                |                        |                                    |              |           |                            |   |                      |   |                         |                         |
| <b>Incident Period</b>                                | February 27, 2021 – March 14, 2021   |                     |  |                         |                |                        |                                    |              |           |                            |   |                      |   |                         |                         |
| <b>State</b>  | Kentucky   |                     |  |                         |                |                        |                                    |              |           |                            |   |                      |   |                         |                         |
| <b>Designated Counties</b>                            | Anderson, Boyd, Breathitt, Clark, Clay, Estill, Fayette, Floyd, Franklin, Greenup, Jackson, Jessamine, Johnson, Knott, Laurel, Lawrence, Lee, Leslie, Letcher, Lincoln, Madison, Magoffin, Martin, Morgan, Owsley, Perry, Powell, Pulaski, Rockcastle, Warren, Woodford  |                     |  |                         |                |                        |                                    |              |           |                            |   |                      |   |                         |                         |
| <b>Disaster Type</b>                                  | Severe, Storms, Flooding, Landslides, and Mudslides  |                     |  |                         |                |                        |                                    |              |           |                            |   |                      |   |                         |                         |
| <b>FEMA Declaration</b>                               | <a href="#">DR-4595</a>  |                     |  |                         |                |                        |                                    |              |           |                            |   |                      |   |                         |                         |
| <p><b>Disaster Announcement - Louisiana</b></p>       | <p>The Federal Emergency Management Agency (FEMA) has issued a Major Disaster Declaration for <b>Severe Storms, Tornadoes, And Flooding in the state of Louisiana</b>, and Individual Assistance has been approved for parishes indicated in the table below.</p> <p>FEMA has issued the following declaration details:</p> <table border="1" data-bbox="441 1415 1490 1667"> <thead> <tr> <th colspan="2">Declaration Details</th> </tr> </thead> <tbody> <tr> <td><b>Declaration Date</b></td> <td>June 2, 2021</td> </tr> <tr> <td><b>Incident Period</b></td> <td>May 17, 2021 - May 21, 2021</td> </tr> <tr> <td><b>State</b></td> <td>Louisiana</td> </tr> <tr> <td><b>Designated Parishes</b></td> <td>Ascension, Calcasieu, East Baton Rouge, Iberville, Lafayette</td> </tr> <tr> <td><b>Disaster Type</b></td> <td>Severe Storms, Tornadoes, And Flooding</td> </tr> <tr> <td><b>FEMA Declaration</b></td> <td><a href="#">DR-4606</a></td> </tr> </tbody> </table> <p>All files in impacted areas will be conditioned appropriately, based on the <a href="#">loanDepot Wholesale Disaster</a> requirements, and an <a href="#">Affidavit of No Damage</a> will be required.</p> <p>Please contact your Account Executive or Account Manager with any questions.</p>  | Declaration Details |  | <b>Declaration Date</b> | June 2, 2021   | <b>Incident Period</b> | May 17, 2021 - May 21, 2021        | <b>State</b> | Louisiana | <b>Designated Parishes</b> | Ascension, Calcasieu, East Baton Rouge, Iberville, Lafayette  | <b>Disaster Type</b> | Severe Storms, Tornadoes, And Flooding              | <b>FEMA Declaration</b> | <a href="#">DR-4606</a> |
| Declaration Details                                   |  |                     |  |                         |                |                        |                                    |              |           |                            |   |                      |   |                         |                         |
| <b>Declaration Date</b>                               | June 2, 2021   |                     |  |                         |                |                        |                                    |              |           |                            |   |                      |   |                         |                         |
| <b>Incident Period</b>                                | May 17, 2021 - May 21, 2021  |                     |  |                         |                |                        |                                    |              |           |                            |   |                      |   |                         |                         |
| <b>State</b>  | Louisiana  |                     |  |                         |                |                        |                                    |              |           |                            |   |                      |   |                         |                         |
| <b>Designated Parishes</b>                            | Ascension, Calcasieu, East Baton Rouge, Iberville, Lafayette   |                     |  |                         |                |                        |                                    |              |           |                            |   |                      |   |                         |                         |
| <b>Disaster Type</b>                                  | Severe Storms, Tornadoes, And Flooding   |                     |  |                         |                |                        |                                    |              |           |                            |   |                      |   |                         |                         |
| <b>FEMA Declaration</b>                               | <a href="#">DR-4606</a>  |                     |  |                         |                |                        |                                    |              |           |                            |   |                      |   |                         |                         |



June 7, 2021

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| <b>Genworth MI – Name Change to Enact</b>                      | Genworth MI has announced that <a href="#">Genworth MI is has changed its name to Enact</a> .   |
| <b>loanDepot Conventional Lending Guide – Multiple Updates</b> | Conventional Lending Guide updates are outlined below:<br><br><b>Eligible Transactions:</b> Additional Consideration content was added to the <a href="#">Escrow Requirements and Waiver Policy</a> to address Texas Homestead Refinances.<br><br><b>Income:</b> The Seasonal Income section was renamed <a href="#">Secondary Employment and Seasonal Income</a> , and Secondary Employment guidance has been added.<br><br><b>Assets:</b> A new <a href="#">Sale of Personal Assets</a> section was added to expand detail for Fannie Mae and Freddie Mac documentation requirements. |

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