

What's New

A summary of recent and upcoming changes:

Updates	
<p>Disaster Announcements- Hurricanes Florence and Michael</p>	<p>Hurricane Michael – Florida and Georgia</p> <p>The Federal Emergency Management Agency (FEMA) has issued a Disaster Declaration for the states of Florida (DR-4399) and an Emergency Declaration for the state of Georgia (EM-3406) due to Hurricane Michael</p> <p>Hurricane Michael has been downgraded to a Tropical Storm, and is currently over North Carolina. The hurricane caused extensive damage to several coastal Florida communities.</p> <p>Due to unknown impact of continued rain and flooding, the following temporary steps are being put in place to mitigate risk:</p> <ul style="list-style-type: none"> • Fundings are Suspended for the following Florida counties effective 10-11-2018 until further notice: Bay, Franklin, Gulf, Taylor, and Wakulla <p>Hurricane Florence – North and South Carolina</p> <p>The Federal Emergency Management Agency (FEMA) issued an Emergency Declaration for the states of North Carolina (EM-3401) and South Carolina (EM-4394) due to Hurricane Florence.</p> <p>FEMA has closed the Incident Period for Hurricane Florence in South Carolina (October 8, 2018) and North Carolina (September 29, 2018).</p> <p>Due to unknown impact of continued flooding, due to Hurricane Michael’s current path, the following temporary steps will remain in place to mitigate risk:</p> <ul style="list-style-type: none"> • Fundings are suspended for the following counties effective 9-12-2018 until further notice: <ul style="list-style-type: none"> ○ North Carolina: Beaufort, Bladen, Brunswick, Carteret, Columbus, Craven, Cumberland, Duplin, Greene, Harnett, Hoke, Hyde, Johnston, Jones, Lee, Lenoir, Moore, New Hanover, Onslow, Pamlico, Pender, Pitt, Richmond, Robeson, Sampson, Scotland, Wayne, and Wilson ○ South Carolina: Berkeley, Charleston, Chesterfield, Darlington, Dillon, Dorchester, Florence, Georgetown, Horry, Marion, Marlboro, Orangeburg, Sumter, and Williamsburg • All impacted files have been conditioned based on requirements for properties in FEMA declared areas



- Due to more defined impacted areas, photos and affidavits may be required to consider exceptions. Please contact your account manager if an exception needs to be considered.

Disaster Resources

- [FEMA – Florida Hurricane Michael Declaration \(DR-4399\)](#)
- [National Hurricane Center – Hurricane Michael](#)
- [FEMA – North Carolina Hurricane Florence Declaration \(EM-3401\)](#)
- [FEMA – South Carolina Hurricane Florence Declaration \(DR-4394\)](#)
- [National Hurricane Center – Hurricane Florence](#)

loanDepot Wholesale is monitoring the continued impact of Hurricanes Florence and Michael and will provide additional guidance as necessary.

Please contact your Account Executive or Account Manager with any questions.

