

Hurricane Dorian Activity

EFFECTIVE DATE: 08-29-2019

The Governor of the State of Florida, Ron DeSantis has issued [Executive Order 19-189](#), declaring a state of emergency for counties in the path of Hurricane Dorian. Effective Wednesday August 28, 2019, state of emergency exists in the following counties: Baker, Bradford, Brevard, Broward, Clay, Duval, Flagler, Glades, Hendry, Highlands, Indian River, Lake, Martin, Miami-Dade, Monroe, Nassau, Okeechobee, Orange, Osceola, Palm Beach, Putnam, Seminole, St. Johns, St. Lucie, Volusia, and Union.

FGMC is reminding its lending partners as this situation develops to be especially vigilant of property condition requirements, as stated in the various Agency guidelines. It is the Correspondent/Broker's sole responsibility to be aware of disasters within their lending area. Additionally, the Correspondent/Broker should use available contacts and resources to determine if a property has been impacted by a disaster and may require repairs. Any damage to the subject property will need to be repaired and property inspection completed to verify completion of repairs prior to purchase of the loan. FGMC reserves the right to request additional documentation as proof/certification of the property's habitability, marketability or value.

Disasters—including (but not limited to) earthquakes, fires, floods, hail, hurricanes, landslides, lightning, tornadoes—may impact a subject property adversely. While FEMA is the primary source for this information, it does not always issue declarations immediately following a disaster. Regardless of the issuance of a FEMA Disaster Notification, anyone with knowledge of potentially adverse conditions within the subject property should take action to ensure the property meets FGMC's requirements for purchase.

Additional communication will follow as we continue to monitor the conditions and projected path of the storm.