National MI Announcement: UW and SVC: 2017-04

Date of Announcement: September 6, 2017

Effective Date of Changes: August 25, 2017

National MI's Policy on Declared Disasters

For properties located in and around the Hurricane Harvey disaster areas, rest assured that National MI continues to provide mortgage insurance on new originations and we stand ready and prepared to support the GSE disaster relief servicing actions for National MI's insured loans.

As you begin to consider your own recovery plans and make operating adjustments necessary to serve your customers in the aftermath of the disaster, we hope you find the following guidance information helpful:

- **To Determine if the subject property (by county) is located in a federally declared disaster area**, follow these steps:
  - [Click Here](#) to access FEMA's site
  - Find the applicable declared disaster by state and click the 4 digit disaster number
    (Example: Hurricane Harvey is DR-4332)
  - Click the "PDF of Map" link to view the counties included in the specific disaster declaration

- **For New and In-Process MI Applications,** National MI defers to GSE requirements regarding the origination and insurance of loans in disaster areas. If the subject property is located in a county that is a declared disaster on FEMA's site, then National MI applies the same disaster policy guidelines as the GSEs.

- **For National MI insured loans**, if the property is in a declared disaster area, the following applies:
  - If the subject property has been damaged by the disaster and the Insured files a claim, National MI will evaluate the claim and will request information demonstrating that the property has been fully repaired.
  - For questions regarding National MI's default reporting or claims process, please contact our Loss Mitigation team at defaultreporting@nationalmi.com, claimprocessing@nationalmi.com, or (855) 317-4664.

Please contact your National MI Account Manager or our Solution Center at (855) 317-4664 with any questions.