



TIB-The Independent BankersBank, NA

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Disaster Policy and Requirements Updated June 4, 2019

As a result of the recent flooding in Missouri, Louisiana, Oklahoma, Arkansas & Montana, FEMA, the President and/or the State Governors have issued a Disaster Declaration effective for storms, winds & flooding. There are currently no associated end dates.

Therefore TIB must require the Disaster Policy be implemented, effective immediately, for the following:

Missouri Counties

Incident Period March 11, 2019 to April 16, 2019; declared May 20, 2019:
Andrew, Atchison, Buchanan, Carroll, Chariton, Hold, Mississippi, New Madrid, Pemiscot, Perry, Platte, Ray and Ste. Genevieve Counties

Louisiana Parishes

Incident Period May 10, 2019 and continuing; declared May 29, 2019 & Incident Period April 24-June 25; declared June 3, 2019
Assumption, Catahoula, Concordia, Iberville, Pointe Coupee, Lincoln, Morehouse, Rapides, St. Landry, St. Martin, St. Mary, Terrebonne, Union, West Feliciana

Oklahoma Counties

Incident Period May 7, 2019 and continuing; declared June 1, 2019
Haskell, Kay, Le Flore, Muskogee, Noble, Osage, Pawnee, Sequoyah, Tulsa, Wagoner

Montana Counties

Incident Period March 20, 2019 to April 10, 2019; declared May 24, 2019
Daniels, Lake, McCone, Park, Powder River, Stillwater, Treasure, Valley

Arkansas Counties

Incident period May 21, 2019 and continuing; declared May 30, 2019
Arkansas, Chicot, Conway, Crawford, Desha, Faulkner, Franklin, Jefferson, Johnson, Lincoln, Logan, Perry, Pope, Pulaski, Sebastian, Yell

It is TIB's opinion that more Counties & States will be added as this season continues. Please be aware of the state of emergency in your area of coverage, and apply this Policy in locations where the various current disasters have occurred and/or will occur but are not yet declared by these entities.

Definition:

A major disaster is defined as one that causes substantial damage to numerous homes. Disasters include but are not limited to: hurricanes, earthquakes, floods, landslides, tornadoes, wildfires, volcanic eruptions, civil unrest and terrorist attacks. When these major disasters occur the Federal Emergency Management Agency (FEMA) or your State Governors office will issue a Disaster Declaration identifying the specific areas impacted.

Areas Subject to Disaster Policy:

TIB's Disaster Policy applies to those areas eligible for individual assistance pursuant to the federal government's & local state disaster declaration. TIB will attempt to communicate requirements applicable to each specific disaster; however FEMA or your State Governors Office should be the primary source for information regarding Disaster Declarations.

Documentation Requirements:

If the Appraisal was completed on or before the incident end date, TIB will require, prior to purchase, a property inspection for any loan secured by a property in the affected area. This inspection must verify the property is sound and habitable and in the same condition as when it was appraised.

The following are eligible inspection formats:

- **FEMA DELCARED**: A final inspection or appraisal update of the property signed by the original appraiser. An unlicensed appraiser assistant is not authorized to perform the inspection.
- **GOVERNOR DECLARED**: A certification executed by a person employed by the originating Bank, but who will not receive direct compensation from the subject transaction, stating an acceptable inspection of the property was completed.

Note: Loan transactions for which an appraisal may not generally be required, PIW approved must have full appraisal with an exterior and interior inspection.

The following is an example of an acceptable Bank Certification:

Bank Certification

TIB Loan Number:

Property Street Address:

Property City/State/Zip Code:

This is to confirm that the above referenced property has been inspected to ensure that it was either not damaged in the recent disaster or has been restored to its pre-disaster condition or better.

Signature of Bank Representative Title Date

Printed Name

If you have any questions, please contact your Account Executive as shown below.