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California Severe Winter Storms, Flooding, and Mudslides

Due to the Severe Winter Storms and Flooding in many parts of California, Liberty will be requiring additional documentation for properties in the impacted counties listed below:

Alameda	Merced	San Mateo
Colusa	Mono	Santa Barbara
Contra Costa	Monterey	Santa Clara
El Dorado	Napa	Santa Cruz
Fresno	Orange	Solano
Glenn	Placer	Sonoma
Humboldt	Riverside	Stanislaus
Kings	Sacramento	Sutter
Lake	San Benito	Tehama
Los Angeles	San Bernardino	Tulare
Madera	San Diego	Ventura

Marin	San Francisco	Yolo
Mariposa	San Joaquin	Yuba
Mendocino	San Luis Obispo	

For Properties located in an impacted County, Liberty will require the Lender to document the file prior to loan purchase. Additional documentation, including a property re-inspection (1004D Appraisal Update) may be required if the County is declared later in a Presidentially Declared Major Disaster Area ("PDMDA").

For Wholesale and Hybrid Correspondent loans, Liberty will call the Borrower to confirm the property hasn't been damaged by the severe winter storms before issuing a final loan approval. At closing, a "[Borrower Certification of No Damage Addendum to Residential Loan Application](#)" will need to be executed. A copy of the disclosure can be found on Liberty's Partner Website, under Tools and Resources | Guides and Forms | Documents and Forms | Documents.

For Full Correspondent loans, Liberty will require a Lender Certification from Partner to confirm there is no property damage prior to purchase.

If you have any questions, please contact your Regional Account Executive or Sales Support.

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