

**BULLETIN #2015-16**

**TO:** Distribution **DATE:** June 3, 2015  
**RE:** Updates to Texas Disaster Area, Update to Income Validation Policy for 2014 Transcripts, and New Approved Attorney for Texas A6 Loans **EFFECTIVE DATE:** As indicated below

**TEXAS DISASTER AREAS UPDATE**

The U.S. Department of Homeland Security's Federal Emergency Management Agency announced that federal disaster aid has been made available to the State of Texas and ordered federal aid to supplement state, tribal, and local recovery efforts in the area affected by severe storms, tornadoes, straight-line winds and flooding during the period beginning on May 4, 2015 and continuing.

The President's action makes federal funding available to affected individuals in Harris, Hays, and Van Zandt counties.

CMG's disaster policy continues to be instated for the following counties:

Texas (Disaster Policy applies)		
Harris	Hays	Van Zandt

  

Oklahoma (Disaster Policy applies)		
Cleveland	Grady	Oklahoma

With the release of the FEMA declaration, the below counties will be removed from CMG's zip code list. If FEMA modifies the declaration to include any additional counties eligible to receive federal funding to affected individuals, the specific counties will be added back to CMG's zip code list.

Texas (counties removed)					
Archer	Bastrop	Blanco	Bosque	Bowie	Caldwell
Cass	Clay	Collin	Comal	Cooke	Denton
Dewitt	Eastland	Fannin	Gaines	Garza	Grayson
Grimes	Guadalupe		Harrison		Henderson
Hidalgo	Hill	Hood	Houston	Jasper	Johnson
Kendall	Montague	Navarro	Newton	Nueces	Parker
Red River	San Jacinto	Smith		Walker	Wichita
Williamson	Wilson	Wise	Zavala		

Links:

- FEMA Disasters: [www.fema.gov/disasters](http://www.fema.gov/disasters)
- FEMA Texas: <http://www.fema.gov/disaster/4223>
- [CMG Disaster Policy](#)

**UPDATE: INCOME VALIDATION POLICY**

**Effective Date:** Immediately

**Summary:** CMG's [Income Validation Policy](#) is updated to extend acceptance of "no record of return filed" for 2014 tax returns to June 30, 2015.



NEW CLOSING ATTORNEY APPROVED FOR TEXAS SECTION 50(A)(6) TRANSACTIONS

**Effective Date:** Immediately

MD Gibson & Associates, P.C. is approved as a closing attorney for Texas Section 50(a)(6).

Loan Program Matrices:

- [Fannie Mae](#)
- [Freddie Mac](#)

***Please contact your Correspondent Regional Manager or  
your Correspondent Liaison with any questions.***

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