

INSPECTION REQUIREMENTS FOR YOUR FEDERAL MORTGAGE

Applicable Mortgage Programs: Conventional FHA VA USDA PHFA

Does Property Have: Private Well? Yes* No **Private Septic?** Yes* No

THE FINANCING PROGRAM REQUIRES THE FOLLOWING INSPECTIONS BE COMPLETED EVEN IF NOT ELECTED IN YOUR AGREEMENT OF SALE:

CONVENTIONAL—each of the following only required if noted as a concern by appraiser:

- Termite
- Well Water Bacteria Analysis
- Septic

FHA

- Well and Septic Distances Required*
 - Well Water Bacteria Analysis
- Termite
- Septic—only if appraiser notes an issue

VA

- Well and Septic Distances Required*
- Termite—*You as the Veteran can not be charged for the inspection. However, if treatment is required, you may pay those charges if the seller is not willing to do so.*
- Well Water Bacteria Analysis
- Septic—only if appraiser notes an issue

USDA

- Well and Septic Distances Required*
- Termite — *only if elected on the Agreement of Sale or if appraiser notes a deficiency*
- Well Water Bacteria Analysis
- Septic—only if appraiser notes an issue

PHFA

- Termite
- Well Water Bacteria Analysis
- Septic—only if appraiser notes an issue



*** MINIMUM DISTANCES ARE REQUIRED FOR WELL AND SEPTIC**

NOTE: MOST JUMBO LENDERS WILL REQUIRE CERTIFICATIONS FOR ANY INSPECTIONS ON THE AGREEMENT OF SALE



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