

# 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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