

10 Common Reasons for Final Inspections

#1 Utilities & Water not on at the time of inspection. Commonly marked “ Subject to repairs”. This is an FHA and a common secondary market requirement.

#2 Plans & Specs appraisals. Always marked “ subject to completion”

#3 Peeling / Lead based paint. If the appraiser observes lead based paint on a home built prior to 1979 on an FHA appraisal the appraiser will typically mark “ subject to repairs” and require all peeling paint be scraped, repainted and the paint chips removed from the site.

#4 Inadequate attic access. Commonly marked “subject to repairs” so that the appraiser can do a head and shoulders inspection of the attic for FHA requirements.

#5 Inadequate crawl space access. Commonly marked “subject to repairs” so the appraiser can inspect the crawl space access for earth to wood contact among other things.

#6 Dysfunctional Kitchen equipment or bathroom fixtures. This may cause issues for both FHA and conventional loans depending on the sellers investors.

#7 Missing handrails. Commonly marked “ subject to repairs”. This is a Health and safety issue and is an FHA requirement.

#8 Non- permitted additions. The appraiser will typically need a rebuild letter or letter of conformity from the proper authority in order to properly analyze the contributory value or lack thereof.

#9 Exposed electrical wiring. This issue is commonly marked “ subject to repairs”. It is a health and safety issue and is an FHA requirement.

#10 Curled or missing shingles. Commonly marked either “ subject to repairs” or “ subject to an inspection”

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