

Click To
Apply

HVF
HURON
VALLEY
FINANCIAL,
INC.

Home Inspection Financing Checklist

FHA – VA - Rural Development Financing

This checklist is designed to assist you in identifying potential repairs associated with government financing. Government financing is available for properties that meet minimum health and safety requirements.

Once an appraisal is ordered on a property, it will be paid for by you. If the property is deemed to not meet the minimum standards set by the department of Housing and Urban Development (HUD), financing may not be allowable for this property. You will not be refunded for your home inspection or your appraisal fees.

This checklist is a valuable tool in identifying these potential concerns upfront, and will assist in the decision making process and negotiations of a potential property. Oftentimes, the seller of a property is unaware of issues that will stop the financing of the home.

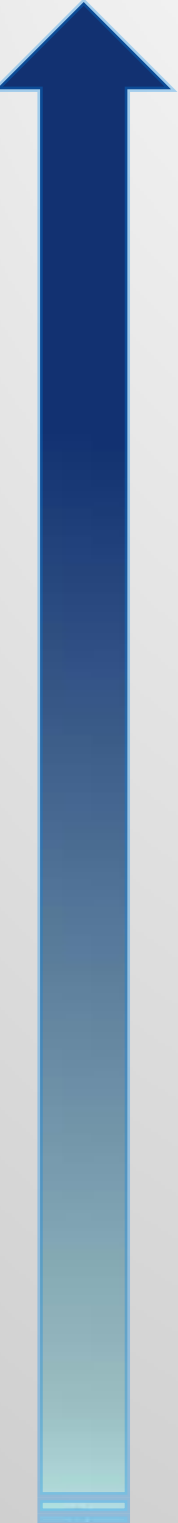
By being aware of what an appraiser will be looking for, you may save hundreds or thousands of dollars on a purchase.

HVF
HURON
VALLEY
FINANCIAL,
INC.



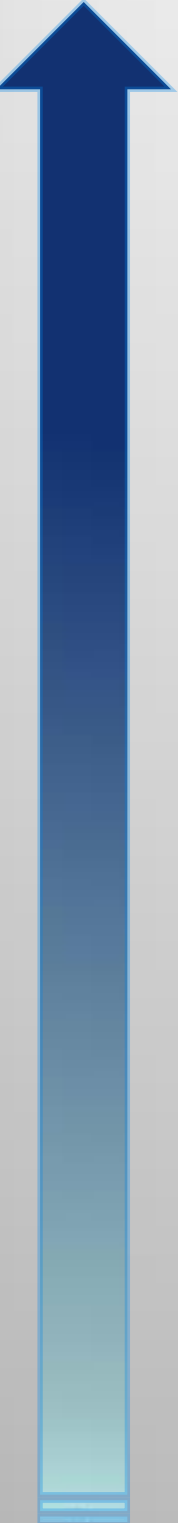
The Victor Bals Team of Huron Valley Financial 810-225-5626
8702 N Second Street Brighton MI 48116 www.HVFLoans.com





	Identify Room/s	Notes Potential Issues, Repairs or Improvements
Ceilings / Interior Walls		
Large holes		
Cracks that allow drafts		
Severe bulging		
Loose or falling material		
Paint-no severe peeling/chipped		
Floors		
Large holes		
Cracks		
Missing or warped floorboards		
Laminate peeling		
Items causing a trip hazard		
Windows		
At least 1 window in living room		
1 window in every room used for sleeping		
Window has broken or missing panes		
Window - does not shut		
Window - Excessive air filtration		
Windows that open-must have screens		
Security. All windows and doors accessible from outside must have operational locks		
Electrical		
Living Room-at least 2 electrical outlets or 1 outlet and a permanent overhead fixture		
Kitchen- 2 outlets and 1 overhead fixture		
Bath- least one overhead or wall fixture		
Broken or frayed wire		
Loose supported light fixtures		
Missing cover plates, switches or outlets		





	Identify Room/s	Note Potential Issues, Repairs or Improvements
Kitchen		
Space for food storage		
Food preparation area		
Running Hot & Cold Water		
(Buyer can supply) Operational Fridge		
(Buyer can supply) Range with operational oven		
Bathrooms		
Window that opens or exhaust vent		
A flush toilet properly working		
Tub or shower with working hot /cold water		
Sink with hot /cold running water		
Mechanical systems		
Pipes plumbing - in good condition		
Leaks		
Discolored water		
Running adequate heating		
Exterior		
Roof- no leaks		
Gutters / downspouts: securely fastened		
Structurally sound foundation		
Secure handrails on stairs, balcony, decks, porches more than 30 inches above ground		
No severe peeling or cracking paint		
Chimneys- no serious leaning or defects		
Health and Safety		
At least 2 exits from the building		
No Trash/garbage, inside or outside unit		
No sign of infestation		
No exhaust fumes, sewer gas or air pollution		
Interior stairs railings - working condition		
Stairway must be safely lighted		

