

Pest Inspections ~ Septic Inspections ~ Well Inspections Required or Not Required?

INSPECTION TYPE	CONVENTIONAL	FHA	USDA	VA
PEST	<p>Always required when the appraiser calls for it within the appraisal report</p> <p>Not required if called for in the purchase contract</p> <p>Valid for 120 days</p>	<p>Always required when the appraiser calls for it within the appraisal report</p> <p>Not required if called for in the purchase contract</p> <p>Valid for 120 days</p>	<p>Always required when the appraiser calls for it within the appraisal report</p> <p>Not required if called for in the purchase contract</p> <p>Valid for 120 days</p>	<p>Always required, based on the regions of which we originate loans</p> <p>Not required on an IRRRL</p> <p>Valid for 90 days</p>
SEPTIC	<p>Always required when the appraiser calls for it within the appraisal report</p> <p>Not required if called for in the purchase contract</p> <p>Valid for 120 days</p>	<p>Always required when the appraiser calls for it within the appraisal report</p> <p>Not required if called for in the purchase contract</p> <p>Valid for 120 days</p>	<p>Always required when the appraiser calls for it within the appraisal report</p> <p>Not required if called for in the purchase contract</p> <p>Valid for 120 days</p>	<p>Always required when the appraiser calls for it within the appraisal report</p> <p>Not required if called for in the purchase contract</p> <p>Not required an on IRRRL</p> <p>Valid for 90 days</p>
WELL	<p>Always required when the appraiser calls for it within the appraisal report</p> <p>Not required if called for in the purchase contract</p> <p>Valid for 120 days</p>	<p>Always required when the appraiser calls for it within the appraisal report *See note for details</p> <p>Not required if called for in the purchase contract</p> <p>Valid for 120 days</p>	<p>Private well ALWAYS requires well water inspection</p> <p>Valid for 120 days</p>	<p>Private well ALWAYS requires well water inspection</p> <p>Not required on an IRRRL</p> <p>Valid for 90 days</p>

*FHA—A well water test is required for, but not limited to, properties: that are newly constructed; where an Appraiser has reported deficiencies with a well or the well water; where water is reported to be or known to be unsafe; located in close proximity to dumps, landfills, industrial sites, farms or other sites that could contain hazardous wastes; or where the distance between the well and septic is less than 100 feet.