

possible appraisal repair items



All loan programs will require repairs if the appraiser determines there is a deficiency that impacts the health, safety, and/or marketability based on the specific loan program guidelines. When the needed repairs are structural, mechanical or pose a safety hazard, then the appraisal will need to be completed "Subject To" required repairs. It should be noted that all utilities must typically be on at the time of inspection in order for the appraiser to inspect all systems.

While there isn't a published list of required repairs, the following is a list of repairs that may be called for by appraisers. This list is not conclusive and is for general information purposes only.

General Items

- Peeling Paint
- Unknown substance (mold)
- Broken or missing window
- Handrails
- Missing spindles
- Damaged/missing stairs
- Evidence of roof leaks
- Roofs with less than 3 years life
- Missing siding
- Missing doors
- Missing closets
- Missing trim
- Holes in drywall
- Chimneys in need of repair
- Tubs that need re-glazed
- Adequate insulation in attic
- If no AC: screens in windows
- If no AC: windows must open/close

HVAC

- Furnace must work
- Missing heat source
- Gas lines are capped

Plumbing

- Hot water heater must work
- Indoor well (FHA)
- Leaking pipes
- Leaking sinks
- Missing toilets
- Water heater overflow pipe 6" from floor
- Distance from well & septic minimum of 50ft
- Well/water test taken from 3rd party

Electrical

- Exposed wiring
- Junction box covers
- Switch covers
- Panel issues (must be sufficient for home)
- Mixing light fixtures
- Garage door opener issues

Structural

- Water in basement
- Foundation cracks
- Unlevel floors

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