



FHA New Construction
Site Build Single Family Dwellings Including Condominium Units
Proposed Construction, Under Construction & Existing Properties Less than One Year Old
(New Construction Manufactured Housing is not eligible)

Property Address:	Loan Number
	FHA Case #
Condition #	Construction Exhibits
Cleared By	
Exhibits – Required for Proposed Construction, Under Construction & Existing Less than One Year	
#1. _____ Initials	<ul style="list-style-type: none"> Complete URAR – must include all standard exhibits. For properties less than 90% complete at time of appraisal, appraiser must be provided a copy of the floor plan, plot plan and any other exhibits necessary to allow the appraiser to determine the size and finish of the subject property. Appraisal is completed “subject to completion per plans and specs.” Appraiser to document the review of plans and specs. For properties more than 90% complete but less than 100% complete at time of appraisal, the appraiser must be provided with a list of components to be installed or completed after the date of inspection. The appraisal is completed “subject to repairs...” with list of the uncompleted items.
#2. _____ Initials	<ul style="list-style-type: none"> Builder Certification of Plans, Specifications, & Site - Form HUD-92541 (Dated no more than 30 days prior to appraisal order date) required for all New Construction
#3. _____ Initials	<ul style="list-style-type: none"> Wood Infestation Reports (always required unless property located in Termite Treatment Exception area list): <ul style="list-style-type: none"> Subterranean Termite Production Builder’s Guarantee - HUD-NPMA-99-A is required for all New Construction. If the building is constructed with steel, masonry or concrete building components with only minor interior wood trim and roof sheathing, no treatment is needed. Ensure that the builder notes on the form that the construction is masonry, steel, or concrete. Subterranean Termite Service Record - HUD-NPMA-99-B is required when the New Construction Property is treated with one of the following: Termite Bait System, Field Applied Wood Treatment, soil chemical termiticide, or Physical Barrier System is installed, as reflected on the HUD-NPMA-99-A. The underwriter must reject the use of post construction soil treatment when the termiticide is applied only around the perimeter of the foundation.
#4. _____ Initials	<ul style="list-style-type: none"> Builder Warranty of Completion of Construction - Form HUD-92544 – Executed between Builder and Purchaser (required for all New Construction)
#5. _____ Initials	<ul style="list-style-type: none"> Local Authority Approval for Individual Water Supply System and/or Sewage Disposal System when applicable. Documentation showing location of well, septic tank and drain-field. Provide evidence from local Health Authority that both systems are operationally acceptable. This includes obtaining a well water quality test.
Exhibits Required When Property is Inspected by Local Governmental Authority	
#6. _____ Initials	<ul style="list-style-type: none"> Building Permit issued by local government prior to start of construction (required for Proposed Construction and Under Construction only)
#7. _____ Initials	<ul style="list-style-type: none"> Certificate of Occupancy (or its equivalent) issued by the local government authority as evidence of all required inspections and 100% completion (required for all New Construction); or Final Inspection issued by the local authority
Exhibits Required When Property is NOT Inspected by Local Governmental Authority	
#8. _____ Initials	<ul style="list-style-type: none"> For Proposed Construction cases, provide three inspections (footing, framing and final) performed by International Code Council (ICC) certified Combination Inspectors (CI) or Residential Combination Inspectors (RCI)* For Under Construction or Existing Less than One Year cases, provide Final Inspection by ICC-certified RCI or CI* Inspections performed by ICC certified RCI or CI or a third-party, who is a registered architect or structural engineer must be reported on form HUD-92051, Compliance Inspection Report (CIR) or on an appropriate State sanctioned inspection form. <p>*For jurisdictions that do not have qualified RCI or CI, third parties, such as registered architect or professional engineer, can perform the inspection. Verify that third party inspector has met the licensing and bonding requirements of the state in which subject property is located.</p>
DE Underwriter to sign the following forms to complete underwriting approval of New Construction Properties	
HUD-92800.5b Conditional Commitment Direct Endorsement Statement of Appraised Value. DE Lender to indicate applicable conditions.	
DE Underwriter Name _____	CHUMS# _____
DE Underwriter Signature _____	Date _____