THE CLEAR-TO-CLOSE PACKAGE

FHA • USDA • VA Appraisal Repair Compliance, Handled in 48 Hours — Paid at Closing

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The Problem Every Listing Agent Knows Too Well

A week before closing, the appraisal comes back. The lender flags a handful of small but non-negotiable items — a missing pressure-relief valve extension on the water heater, chipped exterior paint, an ungrounded outlet, a loose handrail. The buyer doesn't want to pay for it. The seller doesn't have the cash or the time. And the bank won't fund the loan until it's fixed.

Every agent ends up making the same round of calls: a handyman who won't call back for three days, a painter who's booked out two weeks, a closing date that slips — or dies.

The Solution: One Call, Fixed, Guaranteed

The Clear-to-Close Package is a flat-rate, guaranteed repair service built specifically around what FHA, USDA, and VA appraisers actually flag — not a general remodel, a fast, targeted fix so the loan can be funded on schedule.

- One phone call replaces five contractor calls.
- Work typically completed within 48 hours of the appraisal report.
- No cost to the agent, and no upfront cost to the seller.
- Backed by our Pass Guarantee (see below).

Commonly Flagged Items We Resolve

Built from real appraisal reports across North Missouri — this is the recurring 20% of items that account for the vast majority of lender call-backs:

Category	Typical Trigger Items
Water Heater / Mechanical	Missing pressure-relief valve (PRV) extension pipe
Electrical	Missing GFCI outlets (kitchen, bath, exterior, garage)
Exterior Paint / Siding	Peeling, chipping, or bare-wood paint on house, garage, trim
Safety / Access	Missing or loose handrails, broken windows/screens, trip hazards
Detached Structures	Garage / outbuilding paint and minor structural defects
Detectors	Missing smoke and CO detectors per placement guidelines

Scope is confirmed against the specific appraisal report for each property — requirements vary by lender and appraiser.

How It Works

- **1. The agent forwards the appraisal report to MPG the moment it's flagged.**
- **2. MPG confirms scope and schedules the repair — typically within 48 hours.**
- **3. Work is completed and photo-documented for the lender/underwriter.**
- **4. MPG cost is added to the seller's closing statement as a line-item repair credit — no payment due upfront.**
- **5. If the lender's re-inspection still flags the specific item MPG addressed, MPG returns and corrects it at no additional charge.**

The Pass Guarantee

If a repair item MPG completes under this package is re-flagged by the lender's re-inspection on the same appraisal, MPG will return and correct it at no additional cost to the seller or agent. This guarantee applies to the specific items addressed in the original scope of work; it does not cover new items identified for the first time at re-inspection.

Payment: Nothing Due Until Closing

This package is designed to remove the “who pays right now” objection that stalls repairs. Rather than asking a cash-strapped seller to pay upfront:

- MPG performs the work first, before any payment changes hands.
- The cost is disclosed and authorized in writing by the seller (see Payment Authorization, below) and added to the settlement statement as a seller-paid repair item.
- MPG is paid directly from seller proceeds at closing, coordinated with the closing/title company.
- If a transaction falls through for reasons unrelated to MPG's work, standard payment terms apply — to be confirmed per agreement with the agent's brokerage.

Seller Authorization to Pay at Closing — Sample Language

For agents to attach to the listing file or provide to the title/closing company:

> *"Seller authorizes MPG Construction LLC to perform the lender-required repair work described in the attached scope, and authorizes the closing/title company to pay MPG Construction LLC directly from seller's net proceeds at closing, as a line-item on the settlement statement, in the amount confirmed prior to closing."*

This should be reviewed and formatted by the brokerage / a licensed attorney before use — it is provided here as a starting point, not a final legal document.

Why Agents Use This

- Removes the single biggest cause of last-minute closing delays.
- No new expense for the agent — cost rides on the seller's settlement statement.
- One point of contact instead of chasing multiple contractors.
- Consistent, predictable turnaround — not "we'll try to get to it."
- Backed by a guarantee, not just a promise.

Service Area

Branded and marketed as North Missouri coverage, centered on a roughly 50–60 mile radius: Trenton, Chillicothe, Cameron, Hamilton, Gallatin, Princeton, and surrounding communities.

Pricing

Flat-rate pricing reflects priority dispatch, appraisal/lender coordination, photo documentation, the Pass Guarantee, and the carrying risk of deferred payment until closing — not just materials and labor:

Tier	Scope	Flat Rate
Single-Item Fix	One trigger item (e.g., PRV pipe extension, single GFCI run, one paint touch-up)	$500 – $650
Standard Bundle	2–4 items (e.g., GFCI + exterior spot paint + handrail)	$1,000 – $1,400
Full Compliance Sweep	5+ items within scope (paint, electrical, minor carpentry, detectors)	$2,000 – $2,750

Outside Standard Scope — Custom Proposal

Items outside the above scope — including structural repairs, roofing, foundation work, well/septic issues, or any repair requiring specialty licensing or permitting — fall outside the flat-rate tiers. For these, MPG will provide a custom proposal with its own price and timeline before work begins, rather than applying the flat-rate guarantee. This keeps the flat-rate tiers fast and predictable while still giving agents and sellers a clear path for larger or higher-liability items.

Contact

MPG Construction LLC — 660-973-4969 — info@missouriportfoliogroup.com — One call. Fixed in 48 hours. Nothing due until closing.