total mortgage

FHA Existing Property
CONDITION SCREENING CHECKLIST

Keep this checklist handy when evaluating potential properties you'd like to purchase with an FHA Loan.

Presence of the following may indicate unacceptable property condition:

Basement

- ☐ Blocked or inadequate access
- ☐ Evidence of significant water damage
- ☐ Significant cracks of erosion in exposed areas that affect structural soundness

Crawl Space

- ☐ Blocked or inadequate access
- ☐ Space inadequate for maintenance (recommended 18 in.)
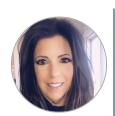- ☐ Support beams not intact
- ☐ Excessive dampness or ponding of water

Slab

- ☐ Significant cracks that could affect structural soundness

Roof

- ☐ Missing tiles, shingles, flashing etc
- ☐ Holes
- ☐ Signs of leakage

Electrical System

- ☐ Electrical switches don't work
- ☐ Outlets don't work
- ☐ Presence of smoke or sparks from outlet
- ☐ Exposed frayed or unconnected wiring

Plumbing System

- ☐ Significant drop or limitation in water pressure
- ☐ No hot water
- ☐ Toilets don't function or have been removed
- ☐ Toilet leaks
- ☐ Sinks/bathtub/shower leaks (very minor leaks may be acceptable)
- ☐ Swimming pools not operational, in bad repair or not maintained

Furnace/Heating System

- ☐ Unit does not turn on
- ☐ Heat is not emitted
- ☐ Unusual noise
- ☐ Smoke or irregular smell
- ☐ Significant holes or deterioration on unit

Central Air Conditioning

- ☐ Unit does not turn on
- ☐ Cool air is not emitted
- ☐ Unusual noise
- ☐ Smoke or irregular smell

Paint

- ☐ Chipped or peeling paint on interior or exterior of home and/or structures and improvements if home was built before 1978
- ☐ Chipped or peeling paint on exterior surfaces if finish is unprotected (ie, bare wood) if home was built after 1978

*This list is for reference only and does not guarantee compliance with FHA Minimum Property Requirements. Minimum Property Requirements are to insure the health and safety of the occupants and/or the marketability of the property.

VICTORIA POSSIDENTO

Sr. Mortgage Banker | NMLS# 70586

c: 203.494.2831

o: 203.494.2831

vpossidento@totalmortgage.com