LIST OF COMMON MINIMUM PROPERTY REPAIRS

Structure/Dwelling

- Missing siding (structure open to elements)
- Damaged/missing attached garage door
- Bowing, crumbling foundation (structure compromised-possible structural engineer inspection trigger)
- Significant foundation cracks
- Missing or broken windows (security safety)
- Any exposed subflooring
- Missing Kitchen base cabinets and countertops as required accommodate sink and plumbing fixtures (lower base cabinetry only)
- Security bar removal (If no release latch is found)
- Grading/drainage issues (standing water against the foundation)
- Dampness/standing water in basement or crawlspace (possible structural engineer inspection trigger)
- Mold like substances (Required remediation is needed)
- Missing exterior doors or exterior doors that cannot be properly secured
- Damaged interior walls (larger areas of damaged walls that expose mechanical systems)
- Major cracks in walls floors or foundation that indicate more than typical settlement or possible major structural issues (possible structural engineer inspection trigger)
- Any non-conforming attributes to the dwelling (e.g.: 3 family in two dwelling)

Roof

- Leaking roof-Any evidence of water leak (prior and /or current) (If roof appears in good condition inspection can be required)
- Visibly worn or curling shingles- roof at end of useful life no less than 2 years no more than 3 layers (Certification trigger possible
- Fascia- Missing, damaged, rotting (Exposure to elements)
- Gutters- Loose or Missing (Possible drainage issues)
- Downspouts- Loose damaged or missing (possible drainage issues)

Plumbing (inability to verify service will trigger water pressure test at buyer's expense)

- Burst, missing, severed/frozen lines, low pressure, no pressure (will trigger a minimum of a pressure test to verify functionality)
- Major leaks
- Missing toilet(s)
- Missing sink (s)
- Missing water heater (Must verify functional)
- Damaged relief valve (s) (water heater)

Electrical (inability to verify service will trigger electrical certification at buyer's expense)

- Missing switch and outlet cover plates (exposure to electrical contact)
- Non-working outlets
- Exposed/severed wires that are not capped or capped but hanging and exposed wires
- Missing/Damaged electrical service panel
- Missing/Damaged electrical service meter
- Missing light fixtures

HVAC (inability to verify service will trigger HVAC certification at buyer's expense)

- Inoperable Furnace- Repair or replace as needed
- Missing furnace- replace as needed
- Missing/damaged thermostat
- Missing /damaged ductwork
- Missing vent registers (wall or floor vents)
- Boilers if water shut off must be inspected for safe operation

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- Missing boiler supply or return lines.
- Missing air conditioning units.
- Evidence of hazardous material on or in the structure (e.g. : Oil tank)
- Evidence of underground storage tanks.
- Wood burning stove must be certified it functions.

WELL/SEPTIC

- Verify potable drinking water
- Functional Septic system Cert
- If tie in available or required
- Well must be external (no wells in basement)

COSMETIC REPAIRS

These repairs are less severe in nature but can be notated by appraiser if not included and will cause delays in the process.

- Minor cracks/ holes in plaster or dry wall that do not expose any mechanical systems Lifted floor tile or carpet (trip hazards)
- Graffiti or soiled wall paint.
- Soiled damaged carpet/vinyl/floor coverings.
- Whole dwelling overly soiled
- Hardwood floor covering that is worn and in need of refinishing
- Missing basement ceiling and floor tiles
- Minor settlement foundation cracks
- Cracked windows
- Cracked uneven concrete on drive-way, patio, walkway
- Crawl space with debris and trash
- Missing interior doors, missing door knobs/or hardware
- Missing minor stone or brick on exterior walls.
- Missing trim molding.
- Missing window or door screen
- Missing cabinet drawers and or doors in kitchen
- Missing upper kitchen wall cabinets

ITEMS LISTED BY HUD AS NO LONGER CONSIDERED – BUT BEWARE

- Missing handrails
- Cracked or damaged exit doors that are otherwise operable.
- Cracked window glass
- Defective paint surfaces in homes constructed post 1978
- Minor plumbing leads (such as leaky faucets)
- Defective floor finish or covering (worn through the finish, badly soiled carpeting)
- Evidence of previous (non-active) wood destroying insect/organism damage where there is no evidence of unrepaired structural damage Pest inspection
- Rotten or worn out counter tops
- Poor workmanship
- Trip hazards (cracked or partially heaving sidewalks, poorly installed carpeting)
- Crawl space with debris and trash
- Lack of an all weather driveway surface
- HUD no longer requires automatic inspection of flat or unobservable roof areas

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