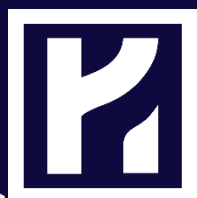


Government financing is available for properties that meet minimum health and safety requirements. These loans are federally insured and include **USDA Rural Development, FHA, VA, and MSHDA** (just to name a few)

This checklist is designed to assist you in identifying potential repairs associated with government financing.

If the property does not meet minimum health and safety standards set by the department of Housing and Urban Development (HUD), financing may not be approved.

NOTE: You will not be refunded for your home inspection or your appraisal fees.



HIGHLANDS
RESIDENTIAL MORTGAGE



NMLS#134871

VICTOR BALS

734-417-2115

Vbals@HighlandsMortgage.com

VictorBals.com

CEILING/INTERIOR WALLS	REPAIRS/IMPROVEMENT
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LARGE HOLES

CRACKS ALLOWING DRAFTS

SEVERE BULGING

LOOSE/FALLING MATERIAL

PEELING/CHIPPED PAINT

FLOORS	
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LARGE HOLES

CRACKS

MISSING/WARPPED FLOORBOARDS

LAMINATE PEELING

ITEMS CAUSING TRIP HAZARDS

WINDOWS	
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AT LEAST 1 WINDOW - LIVING ROOM

AT LEAST 1 WINDOW - EVERY BEDROOM

BROKEN/MISSING PANES

DOESN'T SHUT

EXCESSIVE AIR FILTRATION

MUST HAVE SCREENS

ALL WINDOWS/DOORS ACCESSIBLE FROM OUTSIDE
W/ OPERATIONAL LOCKS

ELECTRICAL	
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AT LEAST 2 ELECTRICAL OUTLETS & 1 OVERHEAD
FIXTURE - LIVING ROOM

AT LEAST 2 ELECTRICAL OUTLETS & 1 OVERHEAD
FIXTURE - KITCHEN

AT LEAST 1 OVERHEAD/WALL FIXUTRE - BATHROOM

BROKEN/FRAYED WIRE

MISSING COVER PLATES, SWITCHES, OR OUTLETS



KITCHEN	REPAIRS/IMPROVEMENT
FOOD STORAGE SPACE	
FOOD PREPARATION AREA	
RUNNING HOT & COLD WATER	
BATHROOMS	
WINDOW THAT OPENS/EXHAUST VENT	
WORKING TOILET	
TUB/SHOWER/SINK RUNNING HOT & COLD WATER	
MECHANICAL SYSTEMS	
PLUMBING PIPES IN GOOD CONDITION	
LEAKS	
DISCOLORED WATER	
ADEQUATE HEAT	
EXTERIOR	
ROOF W/ NO LEAKS	
GUTTERS/DOWNSPOUTS SECURELY FASTENED	
STRUCTURALLY SOUND FOUNDATION	
SECURE HANDRAILS 30" ABOVE GROUND, ie, STAIRS, DECS, PORCHES, ETC.	
NO SEVERE CRACKED/PEELING PAINT	
CHIMNEYS NO SERIOUS LEANING/DEFECTS	
HEALTH & SAFETY	
AT LEAST 2 EXITS FROM BUILDING	
NO TRASH/GARBAGE INSIDE OR OUTSIDE UNIT	
NO SIGNS OF INFESTATION	
NO EXHAUST FUMES, SEWER GAS, AIR POLLUTION	
INTERIOR STAIR RAILINGS, WORKING & PROPERLY LIT.	

