



# UNIONHOME

## MORTGAGE

“Welcome to my world of Promises Kept”

### ***THE MOST COMMON FHA/USDA/VA APPRAISAL ISSUES***

- Manufactured homes OK! Modular is OK! Do you know the difference?  
FHA/VA MH homes built after 6/15/1978 USDA MH homes built after 1/1/06
- FLOOD ZONE. If you're in one, let everyone know upfront
- In-ground swimming pools ok if in working order.
- **Utilities must be on at the time of appraisal/inspection** unless it is a rehab
- No rented hot water tanks unless it is disclosed on ORPD prior to PA
- Are bathroom ventilation fans plumbed to the exterior of house?
- Is the hot water tank over flow tube routed to the floor?
- No peeling paint on **any** structure on the property if built prior to 1978.
- Watch for fuse panels and knob and tube wiring. Are they adequate and safe?  
FHA/USDA/VA will finance these, but insurance companies may not like them.
- Are there any open electrical boxes? Any exposed wiring? Are wires and connectors fastened inside of a box with romex connectors?
- If the water source is a private well or cistern, a water test is required for USDA & VA and likely needed for FHA if the home is vacant. Cisterns have additional inspections required. No rain water!
- Is public water available at the property? It will likely have to be connected if cost of connection is less than 3% of price/value.
- Will the windows open? Are they painted shut?
- Any cracking, bowing or shifting of foundation/basement walls
- Reference: <https://www.hud.gov/FHAFAQ>

**CALL REX at 419-310-0847 or 567-998-4276**

**[rgrasz@uhm.com](mailto:rgrasz@uhm.com)**

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Union Home Mortgage Corp  
250 Highland Parkway, Suite D  
Upper Sandusky, OH 43351  
NMLS#245451 LO#8784  
NMLS#2229

