



WHEN IS AN INSPECTION NEEDED?

	FHA Loans	VA Loans	Conventional Loans	USDA Loans
Termite Inspection	Only required if appraisal, underwriter or state law specifies	Usually required, depending on county and/or state rules	Only required if appraisal, underwriter or state law specifies	Only required if appraisal, underwriter or state law specifies
Radon Inspection	Only required if contract or appraisal specifies	Only required if contract or appraisal specifies	Only required if contract or appraisal specifies	Only required if contract or appraisal specifies
Septic Inspection	Required if contract or appraisal specifies, if underwriter requests it or where state or county rules apply	Required if contract or appraisal specifies, if underwriter requests it or where state or county rules apply	Required if contract or appraisal specifies, if underwriter requests it or where state or county rules apply	Required if contract or appraisal specifies, if underwriter requests it or where state or county rules apply
Well Water Quality Test*	Only required if contract or appraisal specifies — also required for newly constructed property	Always required	Only required if contract or appraisal specifies, or if the underwriter requests it	Always required
Private Road Maintenance Agreement	Not required	Not required	Required where state rules specify	Not required
Appraisal	Valid for 180 days	Valid for 180 days	Valid for 120 days	Valid for 180 days



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