

Selling your home?

What you need to know about the HUD appraisal process.

The mortgage lender will require an Appraisal to determine the market value of the property and to ensure the property meets the lender's guidelines.

The Appraisal will be ordered directly by the mortgage lender through a third-party Appraisal Management Company. The lender is not permitted to select the appraiser.

FHA, USDA, and VA loans require the property to meet HUD Property Guidelines. A HUD-certified appraiser will review the condition of the home to ensure that these guidelines are met.

If the HUD appraiser is unable access all areas of the home, or is unable to test utilities, electric, water, etc., it will slow down the loan closing process and cause delays for both buyers and sellers!

Double check these areas BEFORE your HUD appraisal to avoid delays!

Attics

- Must be easily accessible.
- If anything is blocking or restricting access to the attic it must be moved prior to the appraisal.
- Stairs or ladders must be sturdy and safe - no missing rungs, etc.

Hot Water Heater

- Must be ON and must have pressure relief valve with extender pipe.

Electrical

- Must be on and in working order.
- All light fixtures and outlets work.
- Any outlets within 6 ft. of a water source are GFI outlets.

Plumbing

- Must be in working order.
- All Toilets flush.
- All Faucets turn on with hot and cold water.

Paint

- There can be NO chipping or peeling paint on the interior or exterior of the home.

Heating and A/C Units

- Must be in working order.

Crawlspaces and Basements

- Must be easily accessible.
- If anything is blocking or restricting access, it must be removed prior to the appraisal.

Appraisers typically will NOT:

- Flip Electrical Breakers
- Light Pilot Lights to Test Furnace and Hot Water Heaters
- Move furniture to access crawlspaces, attics, or basements
- Open or close shutoff valves to test plumbing systems
- Climb stairs or ladders that appear to be unsafe



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