



"HOUSE-TO-HOME" RENOVATION PROGRAM

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"House-to-Home" renovation
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HOME MORTGAGE, LLC

Contact me today!



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merge to create the ultimate
customer experience.*

FHA APPRAISAL REPAIR REQUIREMENTS

Certain property conditions may represent a risk to the health and safety of the occupants or the soundness of a property. Here are some examples for which FHA requires automatic repair for existing properties. Examples include, but are not limited to:

- Improper site grading causing wet basements, damp crawl spaces, erosion of soils, or overflowing sewage disposal systems
- Deferred maintenance of elements that will have reached the end of its useful life within 2 years
- Insufficient supply of potable water with inadequate pressure or inappropriate quality for all household uses
- Poor workmanship
- Evidence of wood damage due to termite infestation
- Evidence of structural problems (such as foundation damage caused by excessive/continuing settlement)
- Leaking or worn out roofs (if re-roofing is needed for a defective roof that has 3 layers of shingles, all old shingles must be removed before re-roofing)
- Crawl space with debris/trash, improper ventilation or excessive dampness
- Unsafe, worn out or inadequate mechanical systems
- Broken, inadequate or blocked doors
- Broken windows
- Broken steps or steps without a handrail
- In homes built before 1978, defective interior and exterior paint surfaces (chipping, flaking or peeling)
- Inadequate access/exit from bedrooms to exterior of home
- Defective floor finish or covering (worn through finish, badly soiled carpeting)
- Peeling interior paint and broken or seriously cracked plaster or sheetrock
- Lack of acceptable driveway surface

Information is based on HUD Handbook Valuation Analysis for Single Family One- to Four- Unit Dwellings (4150.2), Chapter 3: Property Analysis. Information is deemed accurate and is subject to change without notice. All first mortgage products are provided by Prosperity Home Mortgage, LLC. (877) 275-1762. Prosperity Home Mortgage, LLC products may not be available in all areas. Not all borrowers will qualify. Licensed by the NJ Department of Banking and Insurance. Licensed by the Delaware State Bank Commissioner. Also licensed in District of Columbia, Georgia, Maryland, North Carolina, Pennsylvania, South Carolina, Tennessee, Virginia, and West Virginia.

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