



## Announcement 22-17C

### Guideline Updates and Changes

Effective June 20, 2017:

The following areas of Mortgage Solutions' guidelines have been updated. All changes and additions appear in **red**.

## FHA

### Termite Inspections

- Will be required if the loan file indicates a termite/pest inspection has been ordered, requested, required, and/or completed (even if the borrower may have elected to have a termite/pest inspection completed)
- Termite inspection must be signed by the borrower(s)
- Refinances
  - For existing properties greater than one year old, termite inspection on NPMA-33 or [approved state form\(s\)](#) and/or treatment is only required if:
    - The appraiser indicates there may be active infestation
  - Not required on a FHA Streamline refinance without an appraisal
- Purchases
  - New construction requires a termite soil treatment certification (Forms NPMA-99A & NPMA-99B)
    - **Unless the Property is located in an area of no to slight infestation as indicated on HUD's "Termite Treatment Exception Areas" list**
  - For existing properties greater than one year old, termite inspection on NPMA-33 or [approved state form\(s\)](#) and/or treatment is only required if any of the following apply:
    - The appraiser indicates there may be active infestation
    - It is required per the sales contract, ~~or~~
      - **If is customary to the area (see customary state list)**
- ~~Customary Termite States~~
  - ~~For a complete list of states MSF is licensed in, go to~~
    - ~~[Retail](#)~~
    - ~~[Wholesale](#)~~
    - ~~[Correspondent](#)~~

Customary Termite States			
<del>Alabama</del>	<del>Iowa</del>	<del>Missouri</del>	<del>Rhode Island</del>
<del>Arkansas</del>	<del>Illinois</del>	<del>North Carolina</del>	<del>South Carolina</del>
<del>Arizona</del>	<del>Indiana</del>	<del>Nebraska</del>	<del>Tennessee</del>
<del>California</del>	<del>Kansas</del>	<del>New Jersey</del>	<del>Texas</del>
<del>Connecticut</del>	<del>Kentucky</del>	<del>New Mexico</del>	<del>Utah</del>
<del>Delaware</del>	<del>Louisiana</del>	<del>Nevada</del>	<del>Virginia</del>
<del>Florida</del>	<del>Massachusetts</del>	<del>Ohio</del>	<del>West Virginia</del>

• Georgia	• Maryland	• Oklahoma	
• Hawaii	• Mississippi	• Pennsylvania	

- Termite Waiver

- If the subject is located in a customary area but the termite report is not required per the sales contract and there is no active infestation, the borrower can waive their right to have a termite inspection completed

- MSF Termite/Post Inspection Waiver