



When Does Your Client Need Inspections?

	FHA PURCHASE	VA PURCHASE	CONVENTIONAL PURCHASE	USDA PURCHASE
Termite Inspection	Only needed if contract or appraisal specifies. NPMA-99-A/B Termite protection required for new construction.	Always needed. NPMA-99-A/B Termite protection required for new construction.	Only needed if contract or appraisal specifies	Only needed if contract or appraisal specifies
Radon Inspection	Only needed if contract or appraisal specifies	Only needed if contract or appraisal specifies	Only needed if contract or appraisal specifies	Only needed if contract or appraisal specifies
Septic Inspection	Only needed if contract or appraisal specifies	Only needed if contract or appraisal specifies. Required for Alaska.	Only needed if contract or appraisal specifies	Only needed if contract or appraisal specifies
Well/Safe Drinking Water Test	Always needed	Always needed	Only needed if contract or appraisal specifies	Always needed
Private Road Maintenance Agreement	Always needed Must have a permanent recorded easement, which the title company may provide. Must be reviewed by the underwriter. If an HOA maintains the road as verified in the HOA documentation, an agreement isn't required.	Always needed	Required, but exceptions considered	Always needed
Appraisal	120 days	180 days	120 days	150 days



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