



Last Reviewed: 02/15/2024



Required Documents for End Loans

Step in Loan Process	Document Name	CONV End	FHA End	VA End	USDA End
NA	Building Permit				✓
Prior to Docs	10 Year Warranty				✓
	Cabo VA			✓	
	Plans/Specs				✓
	Septic Permit (if on septic)				
	Solder and Flux Form			✓	
	VA Builder Radon Certificate			✓	
	VA Not Inspected Acknowledgement			✓	
	HUD 92544 Warranty of Completion	✓ ²	✓	✓	✓
	Subterranean Termite Soil Treatment Guarantee - NPMA 99A		✓	✓ ¹	
	Subterranean Termite Soil Treatment Record HUD-NCPA- 99B		✓		
Prior to Approval	Description of Materials VBA 26-1852			✓	
	Hud 92541 Builder Cert		✓	✓	✓
	Water Test (if on well)		✓ ³	✓	✓
Prior to Funding	Final Inspection	✓ ²	✓	✓	✓
	Certificate of Occupancy		✓	✓	✓
Closing	Payment Letter		✓	✓	✓

Notes

1. Or Standard Termite Inspection
2. Conventional Only: A Warranty of Completion is only required if being used as an alternative to the Final Inspection. If the Final Inspection is provided, a Warranty of Completion is not required, and vice versa.
3. FHA Only: On new construction end loans, if the home is more than 12 months old, a water test is not required.