



Foundation certification confirming PFGMFH guideline met requirements is needed for all FHA MFH Loans. However, Lender can use certification from FHA insured purchase mortgage, or refinance if guidelines were met at time of certification, and report reflects original FHA case number. Copy of prior certification and prior case number printout is required.

**Required HUD FORMS for Proposed, New and Under Construction:**

HUD-92541 /Builder Certification of Plans and Specs, HUD-92544/Warranty of Completion of Construction, Wood infestation Report, HUD-NPMA-99-

A/Subterranean Termite Protection Builder's Guarantee, HUD-NPMA-99-B/New Construction Subterranean Termite Service Record. HUD-92051 /Compliance Inspection Report (if applicable), Well Water Analysis (if applicable), Septic Report (if applicable).

**FHA to FHA only** – Existing property should be permanently erected on site for > 12 months prior to the case number assignment date. Follow RCLS Seller Guide Article 6, FHA Streamline Matrix, FHA 4000.1 for additional guideline requirements not addressed.

- A copy of the foundation certification from the previous FHA insured mortgage on the subject is acceptable if PFGMFH were met at time of certification. No alterations can have occurred since the certification.
- To be considered “existing”, a property must be one year old or greater from date of the certificate of occupancy.
- Lender to provide documentation from purchase to confirm MFH was approved by HUD or DE lender prior to completion
- Maximum financing permitted if property is covered by a protection plan and has never been occupied.
- For FHA-to-FHA Streamline refinances without appraisal, a borrower certification required. Must state no improvements or modifications were made to the existing structure. If loan review indicates possible alterations, a structural engineer's report is required.