

# **FHA Mortgage Foundation Certifications**

Steadfast Forensic Engineering has over 25 years of experience in certifying foundations for modular homes where the owner or buyer has chosen to finance their purchase or refinance through the FHA programs that are available.

Our services include an initial inspection to determine if the existing foundation meets the requirements as outlined by FHA. Should the foundation not meet those requirements, Steadfast Forensic Engineering will provide the buyer or owner with a list of items that will need to be addressed prior to having a clearance letter issued to your mortgage broker.

Once those items have been addressed, Steadfast Forensic Engineering will perform a follow-up inspection to ensure compliance with the FHA requirements. This return inspection (with certain exceptions) is included in the initial fee that you pay for the certification. If, upon the completion of the second inspection the foundation remains non-compliant, an additional fee will be charged for the third inspection. We make every effort to assist you and/or your contractor in meeting the requirements in an effort to avoid additional inspections and delays.

The fee for our services is paid prior to the first inspection. Our inspector will collect the fee from your representative at the house site, or you may choose to pay via credit card upon scheduling the inspection.

Once we have completed the first inspection, our inspection report, photos, and list of non-compliant items will be issued to you on the next business day following inspection. The inspection report and associated photos will be provided to you via email. Be sure to add us to your list of contacts, as some email filters might direct our messages into your spam or junk message folders.

The window for completing the correction of non-compliant items is totally dependent on you and your contractor that you choose to perform the work on the foundation. You must locate and choose your contractor, as Steadfast Forensic Engineering does not maintain a list of contractors that normally perform this type of work, nor will we recommend any particular contractor. We do not supervise or direct the work of your contractor, nor will we make progress inspections during the course of the corrective work.

For more information about foundation compliance for FHA insured mortgages for manufactured/modular housing, follow this link:

<http://www.fhanewsblog.com/2012/02/fha-loan-foundation-requirements-for-manufactured-homes/>