

# Rehabilitation Loan Permit Certification

(TO BE COMPLETED BY LOCAL MUNICIPALITY/BUILDING DEPT/ETC.)

<input type="checkbox"/> <b>Refinance:</b> Provide evidence that all required permits have been obtained, prior to closing. If not obtained, proof of application for same is required.	<input type="checkbox"/> <b>Purchase:</b> Borrower does not own subject property yet, but must <u>validate</u> , prior to closing, which permits are required, cost of permits, turn time to issue them, and if there are any open violations on property.
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

**Notice to Mortgage Applicant: You must take this form to your local municipality to be completed, if your rehab requires permits.**

- ✓ Lender will not permit the scheduling of your closing without verification of required permits, for refinance or purchase transactions.
- ✓ For refinances, you must apply for and obtain your permit **PRIOR TO LOAN CLOSING**, or document that your local office has a delay in issuing
- ✓ After Closing, work may not begin until permits are issued. Draw money will not be released until required permits are provided to the Lender. If your municipality delays issuing the permit(s), your contractor may be delayed in starting work.
- ✓ **Regardless of permit delays, the project must still be completed within six (6) months of your closing date.**
- ✓ Be certain to decide and confirm whether you, as the homeowner, or your Contractor(s) will obtain the permit(s).
- ✓ Report any delays or problems to your lender immediately

<b>Property Address:</b>		
<b>Applicant Name(s):</b>		<b>Loan #:</b>
<b>BORROWER TO COMPLETE (attach estimates if possible):</b>		
CONTRACTOR NAME	ANTICIPATED WORK (General Description)	APPROX. COST

**ATTN: BUILDING DEPARTMENT/INSPECTOR:**

The property listed above is subject to renovations. Lending guidelines require that all necessary permits and inspections be obtained from local municipality authorities. *Please fill in the requested information below, and review the attached plans & specifications to determine if any permits are required for the outlined work. Please indicate below which permits/inspections will be required, or if already issued, and please use the back of this form or attachments to include additional information.*

* MUNICIPALITY TO COMPLETE *					
<b>Name of Municipality:</b>			<b>Ph #:</b>		
<b>Municipality Type:</b> <input type="checkbox"/> County <input type="checkbox"/> Town <input type="checkbox"/> City <input type="checkbox"/> Village <input type="checkbox"/> Other _____					
<b>Are there any violations currently OPEN against the subject property?</b> <input type="checkbox"/> No <input type="checkbox"/> Yes (please attach description/cost to cure)					
<b>What is your current Turn-Time to issue permits?</b>					
PERMIT TYPE:	PERMIT REQUIRED?	INSPECTION REQUIRED?	LICENSE REQUIRED?	COST OF PERMIT? (if any)	COMMENTS/NOTES
GENERAL BLDG PERMIT	Y / N	Y / N	Y / N	\$	
HVAC	Y / N	Y / N	Y / N	\$	
ROOFING	Y / N	Y / N	Y / N	\$	
ELECTRICAL	Y / N	Y / N	Y / N	\$	
PLUMBING	Y / N	Y / N	Y / N	\$	
OTHER	Y / N	Y / N	Y / N	\$	
NO PERMITS REQUIRED	Y / N	Y / N	Y / N	\$	
<b>NAME &amp; TITLE OF PERSON COMPLETING THIS SECTION:</b>					

**CERTIFICATION:**

**Signature:** \_\_\_\_\_ **Print Name:** \_\_\_\_\_ **Date:** \_\_\_\_\_  
 Municipal Employee     Lender Employee     HUD Consultant ID # \_\_\_\_\_

If HUD Consultant or Lender Employee is completing this form, they must answer all of the above questions, and their signature above attests that they have confirmed the answers provided directly with the local municipality, and assume all liability for misinformation.

**BORROWER ACKNOWLEDGEMENT REQUIRED**

<b>SELECT ONE:</b> <input type="checkbox"/> I DO    / <input type="checkbox"/> I DO NOT    request the sum of all permits to be financed into my Rehabilitation Escrow	
Borrower Signature	Date:
Borrower Signature	Date: