



## SEATON & ASSOC INC

As your 203k consultant my duties include addressing all health and safety items of minimum property standards of HUD 4150.1 & 4150.2, 4905.1 and/or special items required by the individual mortgage underwriter. These items are, but not limited to:

- Repair damaged items
- Roofing system to have 3-5 years of life expectancy (replace if needed)
- Correcting deficiencies in plumbing, electric, or HVAC systems
- Installation of smoke detectors, anti siphon device on hose bibs, vents, exhausts, and new locks of all exterior doors
- All lead based paint to be removed per proper abatement procedures
- Deficiencies listed on buyers home inspection
- Paint or seal all unpainted surfaces, interior and exterior
- Clean all AC ducts, chimney flues and clear dryer vents of debris
- Pool safety: a fence may be added to comply with city ordinances and up to \$1500 in pool repairs (buyer may be required to add personal funds to bring pool into FHA compliance)
- Permits for all "un-permitted additions" to home
- Built-in appliances and window coverings, as value allows



*Kathy M Seaton*

*"I have been very active in the HUD/FHA housing market in Arizona since my appointment to the inspection fee panel and the 203k inspector panel in 1996. With over 300 hundred 203k loans completed, I still look forward to helping my clients achieve their dream home."*

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Visit us at [www.inspectoraz.com](http://www.inspectoraz.com) for more resources about 203K loans

You can also see the current events happening at SAI at [facebook.com/seatonandassoc](https://facebook.com/seatonandassoc)

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