

**Public reporting burden** for this collection of information is estimated to average seven minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Section 203 of the National Housing Act authorizes the Secretary of the Department of Housing and Urban Development to insure mortgages on

application by an approved mortgagee for an appraisal and commitment/direct endorsement statement of appraised value on a designated property. This form serves as the application for individual "proposed construction" and "existing construction" properties. The Conditional Commitment/Direct Endorsement statement of appraised Value (Form HUD-92800.5B) sets forth the terms upon which the commitment/direct endorsement statement of appraised value is made and HUD can endorse the specific conditions, which must be met before a Firm Commitment for Mortgage Insurance. Responses to the collection of information are required to obtain mortgage insurance. Information contained

in these collections will be used only for the purpose of determining the eligibility of a property for mortgage insurance. The information is considered confidential. While no assurances of confidentiality are pledged to respondents, HUD generally discloses this data only in response to a Freedom of Information request.

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**Specific Commitment Conditions** (Applicable when indicated on the front of this form)

- B. **Proposed Construction:** The builder or mortgagee must notify the assigned Fee Inspector as appropriate (See items 11, 12 and 13 below).
- C. **Warranty:** Form HUD-92544 is required on all new construction and shall be executed between the builder and the purchaser.
- D. **Section 223:** This commitment is issued pursuant to Section 223(e).
- E. **Health Authority Approval:** Submit local health authority approval (on a form or letter) indicating that the individual water supply and/or sewage disposal system is acceptable.
- F. **Reserved.**
- G. **Prefabricator's Certificate:** The lender shall provide a prefabrication certificate as required by the related engineering bulletin.
- H. **Termite Control:** (Proposed Construction) If soil poisoning is used, the builder shall complete form HUD-NPCA-99-A, Termite Soil Treatment Guarantee, and transmit a copy to HUD or the Direct Endorsement Underwriter. The Mortgagee will deliver the original and a copy to the mortgagor at closing.
4. **Flood Insurance Requirement:** This property is located in a special flood hazard area and must be covered by flood insurance in accordance with HUD regulation 24 CFR 203.16a.
5. **Carpet Identification:** (as listed in Certified Products Directory) Manufacturer recommended maintenance program must be provided to the homebuyer.
6. **Termite Control** (Existing Construction): A recognized termite control operator shall furnish certification using form NPMA-33, or State-mandated form, that the house and other structures within the legal boundaries of the property indicate no evidence of active termite infestation.
7. **Code Enforcement:** The lender shall submit a statement from the public authority that the property meets local code requirements.
8. **Repairs:** The lender shall notify the original appraiser upon completion of required repairs, unless otherwise instructed.
9. **Lender's Certificate of Completion:** The lender shall furnish a certificate that required repairs have been examined and were satisfactorily completed.
10. **Manufacturers Warranties** must be provided to the homebuyer covering heating/cooling systems, hot water heaters, ranges, etc.
11. **Initial Inspection** (2 working days) is requested before the "beginning of construction" with forms in place.
12. **Frame Inspection** (1 working day) is requested when the building is enclosed and framing, plumbing, heating, electrical, and insulation is complete and visible.
13. **Final Inspection** is requested when construction is completed and the property ready for occupancy.
14. **Insulation Certificate** must be posted in a conspicuous location in the dwelling.
15. **The Insured Protection Plan Warranty Agreement** shall be executed between the builder and the homebuyer.
16. The lender shall furnish a certificate of occupancy or letter of acceptance from the local building authority.