

Property Inspection Frequency

	Initial Inspection	Follow-Up Inspections
FHA	Occupancy Inspection - Perform an occupancy inspection anytime a payment is not received within 45 calendar days of the due date, and efforts to reach the Mortgagor by telephone or correspondence within that period have proven unsuccessful. A payment by the borrower constitutes contact with the borrower. Initial Vacant Property Inspection on the day the mortgagee takes possession of a vacant or abandoned property.	Occupancy Inspection – when no documented telephone contact with Mortgagor for any period of 25-35 days occurs. A payment by the borrower constitutes contact with the borrower. Vacant Property Inspection – Every 25- 35 days following the initial vacant property inspection.
VA	Prior to initiation of foreclosure or prior to day 60 of delinquency if a loss mitigation option was not in place.	Every month following the inspection that revealed a vacant property.
RHS	When account becomes 2 payments delinquent.	Every 30 days following the inspection that revealed a vacant property.
Fannie Mae	Between the 45 th and 60 th day of delinquency.	If required monthly, inspections must be performed 20-35 days apart. Every 20-35 days if the mortgage remains 45 or more days delinquent. Every 20-35 days until the foreclosure sale if the property is abandoned.
Freddie Mac	Between the 45 th and 60 th day of delinquency.	Prior to 1/1/16: Every 30 days if the mortgage remains 45 or more days delinquent. On or After 1/1/16: Every calendar month. No 2 reports may be completed within a 20-day period while the mortgage remains 45 days or more delinquent.

FHA SFHPPH 4000.1 – III.A.2.h.(xi), (xiv)

VA Servicer Handbook M26-4: 4.17, a / VA CIRC. 26-08-9 / VA Circular 26-15-21, Exhibit A

RHS HB-1-3555 SFH Guaranteed Loan Program Technical Handbook 18.3(D)

FNMA Servicing Guide D2-2-11

FHLMC Single-Family Seller/Servicer Guide, 9202.12(a) / FHLMC Single-Family Seller/Servicer Guide Volume 2, 65.33(a)