

Termite/WDO Inspections

Loan Requirement

There is no Legal Requirement to have a termite inspection with a home purchase. For example, with cash purchases you do not need a **WDO (Wood Destroying Organism) and Termite Report**. In our view it would be unwise not to have such a report, even when buying for cash!

However in Florida, like most other states, many mortgage lenders require a current clear termite report/certificate as a condition of closing the mortgage loan. Therefore the most likely need for a WDO Report stems from the mortgage lender. Because most purchasers apply for a mortgage, the vast majority of home buyers **should obtain a WDO/Termite Inspection, prior to the closing**.

Most lenders also require that such a report is based on an inspection performed not more than **30 days** before the closing.

Home Inspection + WDO Report

AcuSystem has developed a program for a **WDO/Termite Report** to be arranged with each Home Inspection as a homebuyer option. These conditions apply:

- The WDO/Termite Report must be performed at the same time as the Home Inspection
- Closing scheduled no greater than 30 days after the inspection date
- Inspection fee to be paid on site by check or cash

Homebuyer Advantages & Savings

There are distinct advantages with having AcuSystem perform the WDO Report with a Home Inspection:

- **Cost Savings.** Typically it can cost as much as a separate \$85 if the WDO report were done separately. We can arrange a WDO for as little as \$50.
- **Structural Evaluation.** Most WDO/Termite inspectors are not also Home Inspectors and normally refuse comment concerning structural implications of any termite attack found at the WDO/Termite Inspection. However, with your AcuSystem Inspector performing a concurrent home inspection you will learn if any termite, wood rot or other WDO damage is structurally significant and what repairs may be necessary.