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U. S. Department of Housing and Urban Development
Washington, D.C. 20410-8000

July 26, 1995

MORTGAGEE LETTER 95-33

TO: ALL APPROVED MORTGAGEES

SUBJECT: Single Family Loan Production - Implementation of Form NPCA-1,
Wood Destroying Insect Infestation Inspection Report

This letter is to inform you about the Department of Housing and Urban Development's (HUD) adoption of the National Pest Control Association's Form NPCA-1, Wood Destroying Insect Infestation Inspection Report. This form will better help prospective borrowers be properly notified of the condition of the property as it relates to termite and other wood destroying insect infestation.

Inspection companies may begin to use the new form immediately; however, Form NPCA-1 must be used for all cases involving a sales contract signed on or after October 1, 1995. Form HUD 92053-Wood Destroying Insect Information, will be obsolete. This Mortgagee Letter also supersedes Mortgagee Letter 91-12.

Form NPCA-1 will be valid for 90 days from the date of the inspection and is required to be completed and included on all existing single family case binders where termite inspections are required. This is a change from the 30-day validity period for the old form.

If the property is located in a state having a mandated wood infestation form, then the state mandated form must be used. Where allowed by the state, Form NPCA-1 must also be completed for HUD purposes in addition to the state mandated form, unless it is acceptable to the state to modify their form to conform with Form NPCA-1. In all other cases, the Form NPCA-1 must be used.

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A copy of the new form is attached. This form can be obtained from the National Pest Control Association, 8100 Oak Street, Dunn Loring, Virginia 22027, (703) 573-8330. Because Form NPCA-1 is not a HUD form, it is not available from HUD or the Government Printing Office.

If you have any questions, please contact the local HUD Office in your area.

Sincerely yours,

Nicolas P. Retsinas
Assistant Secretary for Housing-
Federal Housing Commissioner

Attachment