

***Wood Infestation Report (WIR) / Termite Requirements
for ABN AMRO***

**** Required for all purchase transactions and refinances where
the appraiser notes infestation problems in the appraisal***

**Please read carefully to
AVOID DELAY of LOAN CLOSING**

- **Don't wait to order the WIR report**

The report should be ordered just after an appraiser is assigned to the property. This allows time to complete the report and any treatment to the property that may be necessary. **Contact USA Mortgage** for service providers in your area.

The bank requires the **report to be provided at underwriting submission**, not closing.

The bank will need a **legible** copy of the WIR report **Prior to funding (all pages)**.

If there is damage or active termites found, the initial report **must have a cost to cure the damage**. This is an **estimate** of the cost to treat any termites found and also any dry rot or fungus, which may have been identified.

- **If there is active infestation from termites**

The bank requires a **clear** termite report. If the property was determined to be infested the property will need to be treated. Once complete, the inspecting company will issue a **supplemental report**, which shows treatment was completed to the property.

Important!! The **same company**, which initially inspected the property, must treat the property, **regardless** whether the property is currently under contract.

The bank will need a copy of the supplemental report, which shows the property was treated and is now clear of termites.

- **** For companies used other than Terminex; the bank requires a copy of:**

The inspecting companies business license and insurance.

Please contact Will Myers with any questions at 602-282-3861.

THANK YOU

Keep this for your reference.