



**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**  
WASHINGTON, DC 20410-8000

ASSISTANT SECRETARY FOR HOUSING-  
FEDERAL HOUSING COMMISSIONER

January 22, 2004

**MORTGAGEE LETTER 2004-04**

**TO: ALL APPROVED MORTGAGEES**

**SUBJECT: Revised Form HUD-92564-CN, "For Your Protection: Get a Home Inspection"**

This Mortgagee Letter informs Mortgagees that the Federal Housing Administration (FHA) has revised Form HUD-92564-CN "For Your Protection: Get a Home Inspection." Mortgagees may use the new form immediately. Mortgagees will be required to use the new form for all cases submitted for case number assignment 30 days after the date of this Mortgagee Letter.

The Department of Housing and Urban Development through FHA continues to be responsive to public safety concerns by informing Mortgagees and borrowers of the Environmental Protection Agency and the Surgeon General's recommendation for radon testing. The revised form incorporates radon testing as one of the components of a home inspection. HUD is not mandating a radon test for FHA insurance eligibility, however, use of "For Your Protection: Get a Home Inspection" remains mandatory. In addition, the form is revised to clarify the importance of and differences between an appraisal and a home inspection.

Form HUD-92564-CN "For Your Protection: Get a Home Inspection" must be signed on or before the date the sales contract is executed (the sales contract must be re-executed if necessary) for all transactions that will involve FHA mortgage insurance on existing property. A copy of the Form signed and dated by the homebuyer(s) must be included in the case binder submitted to FHA with the lender's request for insurance endorsement. A copy of this revised form is attached to this Mortgagee Letter.

**Information Collection Requirements**

The information collection requirements referred to in this Mortgagee Letter have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (44 U.S.C. Chapter 35). The OMB number issued for this requirement is OMB 2502-0538.

If you have any questions concerning this Mortgagee Letter, please contact your local Homeownership Centers in Atlanta (888) 696-4687, Denver (800) 543-9378, Philadelphia (800) 440-8647, or Santa Ana (888) 827-5605 (these are all toll free numbers).

Sincerely,

John C. Weicher  
Assistant secretary for Housing-  
Federal Housing Commissioner

Attachment