

Fannie Mae & Freddie Mac B4-1.3-04 & 5601.12	FHA & USDA USDA Chapter 12, page 14-17 FHA 4000.1 II-A, 3,O,	VA Chapter 12, Topic 18, 19
<p>These agencies do not give strong guidance on this topic. Here is really all the say about it in the guides:</p> <ul style="list-style-type: none"> • A shared well & septic must meet community standards, be adequate, be in service, and be accepted by area residents • If public sewer and/or water facilities—those that are supplied and regulated by the local government—are not available, community or private well and septic facilities must be available and utilized by the subject property. • The owners of the subject property must have the right to access those facilities, which must be viable on an ongoing basis. • Generally, private well or septic facilities must be located on the subject site. • However, if inhabitants of the subject property have the right to access off-site private facilities and there is an adequate, legally binding agreement for access and maintenance, then off-site private facilities are acceptable. 	<p>General: Shared Well & Septic allowed only if “not economically feasible” to connect to public utilities.</p> <ul style="list-style-type: none"> • Existing home – Capable of pumping 3 gallons of water per minute • New construction – Capable of pumping 5 gallons of water per minute • Health Department certification – Water is safe to drink • Shut-off value to individual dwelling • Cannot service more than 4 dwellings • Energy for pump must be separately metered • Acceptable “Well-Sharing” Agreement terms: <ul style="list-style-type: none"> ○ Binding on all dwelling owners, their successors or assignees ○ Must be recorded documents ○ Allow for testing of water by 3rd parties ○ Continuity of water service to all parties ○ No additional connections allowed unless agreed to by all parties and does not exceed a maximum of 4 dwellings ○ Cannot relocate a septic system with 75 feet (existing) or 100 feet (new construction) of shared well ○ Easement must be established for servicing well and water lines ○ Allow for emergency situations without approval from other parties ○ Allow for equitable costs of repairs or maintenance ○ Allow for collection of repair or maintenance money from all parties ○ Recorded document may not be amended ○ Recorded document is legal and binding 	<p>General: Must have a continuous supply of safe and potable water sufficient quantity for all domestic purposes, and safe method of sewage disposal. Allowed only if not “feasible” to connect to public utilities.</p> <ul style="list-style-type: none"> • Must have separate shut-off valves for water and sewage lines • Must have permanent easement for service and maintenance of well, septic and pipes • Must comply with local health authority requirements • If no local health authority exists, EPA requirements will apply • Water may also be tested by commercial testing lab by a 3rd part sanitary engineer • Veteran must sign a statement that they are aware of shared well/septic agreement • Acceptable “Well-Sharing” Agreement terms: <ul style="list-style-type: none"> ○ Reasonable and fair cost-sharing provisions for maintenance and repairs ○ Easement which allows for maintenance and repairs ○ Agreement is binding on all parties ○ Allows for successors or assigns ○ Must be recorded in public records

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