

Real Property Inspection Report (RPIR) Manual

Most lenders require survey coverage. ITG does not require an ALTA/NSPS Land Title Survey to provide lender survey coverage on residential properties in most cases. While a survey is rarely required, there are a few circumstances that require a "Real Property Inspection Report" (RPIR) due to increased risk.

ITG has released its first RPIR Manual to address common questions related to ITG's RPIR requirements.

The RPIR Manual covers the following:

- What is an "RPIR"?
- When is an RPIR required?
- Affidavit of No New Improvements
- When should the RPIR be ordered?
- Who is responsible for ordering the RPIR?
- What happens if the RPIR discloses an encroachment?
- When is a survey required (RPIR is insufficient)?

Please find a copy of the RPIR Manual in the "Residential Policies and Manuals" section of the <u>ITG Resources</u> page.

If you have questions, please contact an ITG residential underwriter.

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