

Date: [Insert Date]

To: [Insert Lender Name/Agency Name]

Loan Number: [Insert Loan Number]

Property Address: [Insert Full Property Address]

Subject: Well and Septic System Certification

To Whom It May Concern,

This letter serves to certify the inspection and operational status of the private water and waste disposal systems located at the aforementioned property, as required for [FHA/VA/USDA] financing.

1. Individual Water System (Well)

On [Date of Inspection], the well was inspected by [Name of Inspector/Company]. The inspection confirmed the following:

- The water supply system is functioning properly and provides an adequate supply of water for household needs.
- A water quality test was performed on [Date] by [Laboratory Name].
- The results indicate the water is free from harmful bacteria (coliform and e. coli) and meets the chemical standards set by the local health authority.
- The well is located at least [Number] feet from the septic tank and [Number] feet from the absorption field, meeting minimum separation requirements.

2. Individual Sewage Disposal System (Septic)

On [Date of Inspection], the septic system was inspected by [Name of Inspector/Company]. The inspection confirmed the following:

- The septic tank and soil absorption system are operating satisfactorily.
- There is no evidence of surface seepage, backup into the dwelling, or system failure.
- The system appears to be sized appropriately for the number of bedrooms in the dwelling.
- Based on visual observation and current performance, the system is in good working order.

Certification:

Based on the inspections performed, the well and septic systems at this property appear to be in compliance with local health department regulations and meet the minimum requirements for government-insured mortgage lending.

Sincerely,

[Signature]

[Printed Name]

[Title/License Number]

[Company Name]
[Phone Number]