



Is a carbon monoxide detector required for your mortgage?

*Don't be delayed by CO detector requirements—
here's what you need to know based on your mortgage type:*

Conventional / FHA / USDA

If your appraiser includes a picture of an operable CO detector or notes there are CO detectors installed, **no action is needed**.

If appraiser DOES mention missing or inoperable detector or code noncompliance, **you have two options for installation:**

1. You, your real estate agent or any other unlicensed individual may install a detector, but a licensed professional or appraiser must inspect and confirm that it's properly installed.
2. If a licensed professional installs your detector, no inspection is required if you provide proof of installation.

Form 1004D is required if appraisal is "subject-to."

VA

If a CO detector is missing, VA mortgages allow borrower/veteran to issue signed and dated "letter of explanation" stating that the CO detector has been installed, accompanied by a photo of it in the room. Detector may be battery-powered (not hard-wired) if this meets local code.



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Important Notes

- Applicable to all programs: **plug-in detectors are not acceptable.**
- **Louisiana state law** requires a CO detector in all 1-2 unit dwellings which are transferring title, or being leased.

All loans subject to credit approval.

