

# HUD 203k Work Write-Up

## Consultant's Report

Prepared By

### Corporate Niche

234 Any St.  
Any Town, US 55555  
(555) 555-5555  
larry@corporateniche.com



Inspection Date

10/5/04

**Client's Name:** Jane Johnson

**Inspected Address:** 7802 Any St.  
Any Town, US. 55555

**Client's Phone:** (555) 555-5555

**Client's Email:** Jane@email.com

**Lender:** Wells Fargo Home Mortgage

**Address:** 123 Any Street  
Any Town, US 55555

**Phone:** (555) 555-5555

**Loan Officer:** Joe Sample

**Phone:** (555) 555-5555    **Ext:** 543



Date  
6/24/10

## Package Content Outline

**Lender:** Wells Fargo Home Mortgage

**Loan Officer:** Joe Sample

**Loan Type:** HUD 203k

**Applicant's Name(s)**

Jane Johnson

**Applicant's Phone**

(555) 555-5555

**Applicant's Address**

7802 Any St.  
Any Town, US. 55555

**Work Phone**

(555) 555-5555

**Cell Phone**

(555) 555-5555

**Property Address**

7802 Any St.  
Any Town, US. 55555

**Email**

Jane@email.com

**Property Picture**



**Other Contact**

William

**Contact's Phone**

(555) 555-5555

**Loan Number**

3665451

### Property Summary Information & Recommendations

No. of Draws Requested: <u>5</u>	Draw Fees Recommended Per Draw: <u>\$250.00</u>	Total Repair Estimate: <u>\$50,020.00</u>
Number of Units At Inspection: <u>1</u>	Months To Completion: <u>5</u>	Contingency Reserve: <u>\$5,002.00</u> at <u>10%</u>
Number Of Units At Completion: <u>2</u>	Lot Size: <u>1/2 acre</u>	Type of Construction: <u>Wood</u>
Number of Dwellings: <u>0</u>	Building Size: <u>1800 sq ft</u>	Estimated Age: <u>5</u>
Number of Stories: <u>2</u>		

Underground Oil Tank Certification Needed:

Utilities On At Time Of Inspection:

Lead Paint Certification Needed:

Water Certification Needed:

Septic Certification Needed:

Septic Municipal Availability Present:

### Recommendations

"Check Mark Indicates Yes"

Smoke Detectors Needed:

Asbestos Report Needed:

Termite - Woodboring Treatment Needed:

Radon Gas Test Performed:

Seperate Plumbing Certification Recommended:

Seperate Electrical Certification Recommended:

Seperate Heating Certification Recommended:

Seperate Structural Engineers Report Recommended:

FHA 203(k) Consultants Agreement:

Specification of Repairs:

Initial Draw Request:

Consultant's Invoice:

Narrative:

Work Write Up Totals:

Owners/Contractors Agreement:

Identity Of Interests:

Certification Letter:

### This Package Contains

Minimum Property Standards:

Borrowers Acknowledgement:

Private Well Report:

Radon Test Report:

Floor Layout Diagram:

Permit Certification Form:

Self Help Agreement:

Private Septic Report:

Seperate Heating Certification:

Seperate Plumbing Certification:

Seperate Electrical Certification:

Underground Oil Tank Certification:

Seperate Structural Engineer Report:

Lead Paint Recommend Form:

Woodboring-Termite Report:



## Property Information & Inspection

### Property Address

7802 Any St.  
Any Town, US. 55555

Consultant's File Number: J.Johnson

Inspection Date: 10/5/04

Inspector: Larry D. Madison

### Applicant's Information

Jane Johnson

**Address:** 7802 Any St.  
Any Town, US. 55555

Home Phone: (555) 555-5555 Cellular: (555) 555-5555

Office Phone: (555) 555-5555

Email: Jane@email.com

Other Contact Name: William

Other Phone: (555) 555-5555

### Picture



### Details

#### Number of Units

At Start: 1 At Completion: 2

Months To Completion: 5

Habitation / Occupancy: Habitable 6 Mos.

Owner Occupied  Investor/Builder

### Lender Information

Lending Institution: Wells Fargo Home Mortgage

Lender Loan #: 3665451

Origination Date: 10/5/04

Loan Type: HUD 203k

Loan Originator: Joe Sample

Phone: (555) 555-5555 Ext: 543

Contingency Reserve %: 10% Number of Draws: 5

### HUD Information

FHA Case No.: \_\_\_\_\_

HUD Date Assigned: \_\_\_\_\_

### Contractors On Project

#### **Compass Construction LLC**

4438 Tennyson Street Denver, CO 80212  
(720) 339-7213

#### **Williams Builders C.M.**

2632 Clay Street Denver, CO 80211  
(303) 433-1608

**Property Address**

7802 Any St.  
Any Town, US. 55555

Consultant's File Number: J.Johnson

Inspection Date: 10/5/04

Inspector: Larry D. Madison

**Initial Inspection Information**

Inspection Weather Conditions \_\_\_\_\_

**Building Physical Information**

Lot Size <u>1/2 acre</u>	Number of Dwellings <u>0</u>	Type of Construction <u>Wood</u>
Building Size <u>1800 sq ft</u>	Number of Stories <u>2</u>	Estimated Age <u>5</u>

**Commercial Units**

Number of Commercial Units <u>0</u>
Commercial Units Ratio <u>0%</u>

**Utilities At Inspection**

# Electric Services <u>1</u>	On <input checked="" type="checkbox"/>
# of Gas Services <u>1</u>	On <input checked="" type="checkbox"/>
Water <u>Public</u>	On <input checked="" type="checkbox"/>
Type Of Sewer <u>Public</u>	

**Smoke Detectors**

Smoke Detectors at Inspection <input checked="" type="checkbox"/>
Type Required <u>Battery</u>

**Recommendations**

"Check Mark Indicates Yes"

- |   |  |
|---|--|
| Underground Oil Tank Certification Needed: <input type="checkbox"/> | Termite - Woodboring Treatment Needed: <input type="checkbox"/>            |
| Utilities On At Time Of Inspection: <input type="checkbox"/>        | Radon Gas Test Performed: <input type="checkbox"/>                         |
| Lead Paint Certification Needed: <input type="checkbox"/>           | Seperate Plumbing Certification Recommended: <input type="checkbox"/>      |
| Water Certification Needed: <input type="checkbox"/>                | Seperate Electrical Certification Recommended: <input type="checkbox"/>    |
| Septic Certification Needed: <input type="checkbox"/>               | Seperate Heating Certification Recommended: <input type="checkbox"/>       |
| Septic Municipal Availability Present: <input type="checkbox"/>     | Seperate Structural Engineers Report Recommended: <input type="checkbox"/> |
| Smoke Detectors Needed: <input type="checkbox"/>                    | Asbestos Report Need: <input type="checkbox"/>                             |

Note: The Home Inspection is performed to identify those items that are obviously required for a property to comply with HUD's Minimum Property Standards as defined in HUD Handbook 4905.1. This Inspection is NOT INSPECTION OR CERTIFICATIONS BY LICENSED PROFESSIONALS WHICH MAY BE BENEFICIAL FOR THE BORROWER. The Borrower may wish to consider the above recommended inspections to further protect their interests beyond scope of the inspection.

\_\_\_\_\_  
Larry D. Madison

# Property Contractor List

<b>Contractor</b>	<b>Address</b>	<b>Phone</b>	<b>Work Performed</b>
Compass Construction LLC	4438 Tennyson Street Denver , CO 80212	(720) 339-7213	General Contractor
Williams Builders C.M.	2632 Clay Street Denver , CO 80211	(303) 433-1608	General Contractor



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# Consultant's Summary

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## Property Summary

**Jane Johnson**

7802 Any St.  
Any Town, US. 55555  
(555) 555-5555

## Consultant's Summary

This is the place to make very short summation of the project that will be viewed by Lending Institutions Processing Center & Underwriters.

## Additional Testing Services, Certifications or Cost Items that may be necessary

X

\_\_\_\_\_  
Consultant's Signature

**Larry D. Madison**

ID No.: \_\_\_\_\_

**Date:** \_\_\_\_\_



## Specification Of Repairs

Inspection Date: 10/5/04

Occupied During Construction: Habitable 6 Mos.

Months To Completion: 5

<b>Borrower:</b> Jane Johnson
<b>Property Address:</b> 7802 Any St. Any Town, US. 55555
<b>Phone:</b> (555) 555-5555
<b>Contact Name:</b> William
<b>Contact Phone:</b> (555) 555-5555
<b>Applicant's Phone:</b> (555) 555-5555
<b>Applicant's Cell Phone:</b> (555) 555-5555

<b>FHA Case #:</b>	
<b>Loan Type:</b>	HUD 203k
<b>Loan No.:</b>	3665451
<b>Lender:</b>	Wells Fargo Home Mortgage
<b>Lender's Address:</b>	123 Any Street Any Town, US 55555
<b>Loan Originator:</b>	Joe Sample
<b>Loan Originator Phone:</b>	(555) 555-5555

<b>Contractor</b>
Compass Construction LLC
Williams Builders C.M.

**Jane Johnson**  
7802 Any St.  
Any Town, US. 55555

**Consultant's File No.**  
J.Johnson

**Wells Fargo Home Mortgage**  
123 Any Street  
Any Town, US 55555

### STEP-BY-STEP PROCEDURE

1. HUD accepted consultant who prepares this work write-up (or an architect, engineer or home inspection service) needs to inspect the property to assure: (1) That there are no rodents, termites and other infestations: (2) that there are no defects that will affect the health and safety of the occupants: (3) the adequacy of the existing structural, heating, plumbing electrical and roofing system: and (4) the upgrading of thermal protection (where necessary). The inspection report will be attached to the document.
2. Complete each item below as necessary by either filling out the information on the work to be performed with a brief explanation, or entering "NONE" in the "SUB-TOTAL" Portion if no work is being performed in that particular subsection to the document.
3. The proposed work, and the materials used, should be explained in detail to assure a complete understanding on the required work by the contractor and the HUD authorized fee inspector. For major items (ie. kitchen cabinets, appliances, heating air conditioning etc.), the description or the item should enclose the make and model number (manufacturer's) brochure can be attached).
4. Attach a copy of any proposals from all contractors and/or subcontractors.
5. Provide other drawings as necessary to assure a complete understanding of the required work by the contractor and the HUD authorized fee inspector. The following architectural exhibits are required:
  - a) A Plot Plan of the Site is required only if a new addition is being made to the existing structure. Show the location elevations at the property corners and building structure(s), walks, drives, streets, and other relevant detail. Include finished grade corners to assure proper drainage of water off the site. Show the required flood elevation.
  - b) Proposed Interior Plan of the Dwelling. Show where structural or planning changes are contemplated; include any dwelling.
  - c) Provide kitchen cabinet elevations, deck drawings and other exhibits as necessary to properly describe the required Architectural exhibits for a new addition are the same as for a newly constructed home.
6. Cost estimates must include labor and materials sufficient to complete the work by a contractor.
7. A homebuyer who would like to do any of the work must submit a letter to the lender stating his/her qualifications to perform the work in timely and workmanlike manner. If approved by the lender, the homebuyer cannot eliminate the cost estimate for labor because if the homebuyer cannot complete the work there must be sufficient money in the escrow account to get a subcontractor to do the work.
8. If this is a purchase transaction and not a refinance, then attach a sales contract (the loan should go contingent upon obtaining FHA 203(k) financing).
9. Transfer costs shown on the last page to the Draw Request (HUD 9746-A, VMP-436).
10. Meaning of Abbreviations:  
Each = Ea    Linear foot = LF    Square Foot = SF    Lump Sum = LS    Square Yard = SY    \* = Required

M = Mandatory By HUD,    R = Recommended By Consultant/Other,    D = Desired By Homeowner

EA = Each    LF = Linear Foot    LS = Lump Sum    SF = Square Foot    Sq = Square    SY = Square Yard

**1. Masonry**

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Point brick work.				Material/LS	200	EA	3.20	640.00	0.0%	0.00	\$640.00
Location		Level	D	Labor	1	EA	0.00	0.00	Completion Hrs: 0		
test											
test222				Material/LS	1	Ea	0.00	0.00	0.0%	0.00	\$0.00
Location		Level	D	Labor	1	Ea	0.00	0.00	Completion Hrs: 0		
<b>Sub-Total This Section:</b>								<b>\$640.00</b>			

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:

**2. Siding**

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Canyon Stone-(River Stone) Siding				Material/LS	2222	EA	5.00	11,110.00	0.0%	0.00	\$11,610.00
Location		Level	D	Labor	1	EA	500.00	500.00	Completion Hrs: 0		
Main House									Brick to be owners choice and color.		
<b>Sub-Total This Section:</b>								<b>\$11,610.00</b>			

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:

Cabinets will be installed plumb and level and fastened to wall studs with 2 1/2" minimum cabinet screws .  
Countertops will be installed per industry standards and caulked at all locations where tops abutt walls.

**3. Gutters/Downspouts**

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Replace bad gutters & downspouts.				Material/LS	1	LF	400.00	400.00	0.0%	0.00	\$750.00
Location		Level	M	Labor	1	LF	350.00	350.00	Completion Hrs: 0		
Exterior									Hours to Complete - 30, Install new gutters and downspouts		
<b>Sub-Total This Section:</b>								<b>\$750.00</b>			

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:

Install seamless 5" K style gutter with appropriate hangers located every 24" for support.  
Installation will include outside corners and downspouts.  
Slope will be 1/4 inch for every 25 ft of gutter.



**4. Roof**

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Chimney		1	SF	100.00	100.00	0.0%	0.00	\$150.00
Location	Level	Labor				Completion Hrs:		0
		1	SF	50.00	50.00			
<b>Sub-Total This Section:</b>								<b>\$150.00</b>

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:

Inspect roof for leaks and repair all areas as needed.  
Metal roof will be replaced and repaired per local building codes.  
Inspect and repair all flashing around chimneys and valleys  
Repair or replace as necessary  
Replace or repair all boots around vent stacks

Paint metal roof with exterior roof coating  
fiberglass asphalt type

**6. Exteriors**

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Power Wash		1	EA	150.00	150.00	0.0%	0.00	\$450.00
Location	Level	D	Labor			Completion Hrs:		0
Entire House			1	EA	300.00			
Hours to Complete - 3, Power wash main house and exterior building								
Provide a structurally sound porch floor, property finished.		1	EA	400.00	400.00	0.0%	0.00	\$800.00
Location	Level	M	Labor			Completion Hrs:		0
Front Entrance			1	EA	400.00			
Hours to Complete - 30, Repair front and side porch								
Remove tanks		1	EA	50.00	50.00	0.0%	0.00	\$200.00
Location	Level	M	Labor			Completion Hrs:		0
Landscape			2	EA	75.00			
Hours to Complete - 5, Remove oil tank and gas tank								
<b>Sub-Total This Section:</b>								<b>\$1,450.00</b>

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:

All exterior siding will be power washed  
All areas on the exterior of the house that can be power washed will be power washed.  
Porches windows doors

**7. Walks**

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Concrete--General Requirement		1	EA	150.00	150.00	0.0%	0.00	\$450.00
Location	Level	Labor				Completion Hrs:		0
Front Entrance			3	EA	100.00			
Hours to Complete - 3								
<b>Sub-Total This Section:</b>								<b>\$450.00</b>

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:

Walks will have a broom texture finish.

**9. Painting (Ext.)**

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Scrape, sand smooth and paint a min 2 coats of good quality paint at all exterior woodwork and metal.		Material/LS	1	EA	100.00	100.00	0.0%	0.00	\$1,600.00
<b>Location</b>	<b>Level</b>	<b>M</b>	<b>Labor</b>	2	EA	750.00	<b>Completion Hrs: 0</b>		
Entire House	Hours to Complete - 40, Paint all exterior exposed wood								
<b>Sub-Total This Section:</b>								<b>\$1,600.00</b>	

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:

All loose flaking paint on exterior of building must be scraped, primed and double coated.  
All exterior surfaces will receive a minimum one coat of a good grade primer.  
All exterior surfaces will receive 2 coats minimum of a good quality exterior house paint of color picked by owner.  
Top coat of painting will be 100% acrylic paint of owners color choice.

**10. Caulking**

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Caulk all windows and door frames.		Material/LS	1	EA	25.00	25.00	0.0%	0.00	\$225.00
<b>Location</b>	<b>Level</b>	<b>M</b>	<b>Labor</b>	1	EA	200.00	<b>Completion Hrs: 0</b>		
New Addition	Hours to Complete - 20, Caulk all exterior trim moldings , windows, doors etc								
<b>Sub-Total This Section:</b>								<b>\$225.00</b>	

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:

Caulk all openings, cracks or joints in the building to reduce air infiltration and water leaks.  
All windows - doors - inside corners - outside corners - fireplaces - trim areas.  
Any and all areas that need to be caulked

**11. Fencing**

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Repair and paint wrought iron fence		Material/LS	1	EA	60.00	60.00	0.0%	0.00	\$310.00
<b>Location</b>	<b>Level</b>	<b>D</b>	<b>Labor</b>	1	EA	250.00	<b>Completion Hrs: 0</b>		
Exterior	Hours to Complete - 20, repair or install new fencing								
<b>Sub-Total This Section:</b>								<b>\$310.00</b>	

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:

Repair & Paint fencing.

**12. Grading/Landscaping**

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Trim all existing growth, clean yard, fence line, trees etc.				Material/LS	1	EA	50.00	50.00	0.0%	0.00	\$200.00
<b>Location</b>		<b>Level</b>	M	Labor	1	EA	150.00	150.00	Completion Hrs: 0		
Exterior		Hours to Complete - 2, Trim all bushes and trees back									

**Sub-Total This Section: \$200.00**

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:  
Cut shrubs & Trees back off the house.

**13. Windows**

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Install new windows				Material/LS	1	EA	1,000.00	1,000.00	0.0%	0.00	\$2,200.00
<b>Location</b>		<b>Level</b>	M	Labor	2	EA	600.00	1,200.00	Completion Hrs: 0		
Exterior		Hours to Complete - 40, Install new replacement windows									

**Sub-Total This Section: \$2,200.00**

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:  
Windows installed will be new materials.  
Windows will be placed in adequate framing and mounted per manufacturers recommendations.  
Window type and color will be owners choice.

**15. Doors (Ext.)**

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Install new sliding glass doors				Material/LS	1	EA	325.00	325.00	0.0%	0.00	\$525.00
<b>Location</b>		<b>Level</b>	M	Labor	1	EA	200.00	200.00	Completion Hrs: 0		
Exterior		Hours to Complete - 10, Replace entrance door on rear off kitchen									

**Sub-Total This Section: \$525.00**

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:  
Doors will be of type and color selected by owner.  
Doors will be installed per manufacturers recommendations.  
Doors will operate freely  
Locksets/deadbolts will be installed and operating properly where applicable.  
Doors will be mounted in framing that complies with local building codes.

**16. Doors (Int.)**

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Interior Doors				Material/LS	1	EA	400.00	<b>400.00</b>	0.0%	0.00	<b>\$800.00</b>
Location				Labor	1	EA	400.00	<b>400.00</b>	Completion Hrs: 0		
Interior				Hours to Complete - 10, Bedroom areas, laundry room area, bath areas							
<b>Sub-Total This Section:</b>										<b>\$800.00</b>	

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:

Doors will be of type and color selected by owner.  
 Doors will be installed per manufacturers recommendations.  
 Doors will operate freely  
 Doors will be manufactured for interior use.

**17. Partition Wall**

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Rough Carpentry General Requirements				Material/LS	1	EA	0.00	<b>0.00</b>	0.0%	0.00	<b>\$0.00</b>
Location				Labor	1	EA	0.00	<b>0.00</b>	Completion Hrs: 0		
Interior				Hours to Complete - 5, Frame in walls for closets baths doors							
Beam--Custom				Material/LS	1	EA	400.00	<b>400.00</b>	0.0%	0.00	<b>\$700.00</b>
Location				Labor	1	EA	300.00	<b>300.00</b>	Completion Hrs: 0		
Interior				Hours to Complete - 20, Close old door - open new doorway							
<b>Sub-Total This Section:</b>										<b>\$700.00</b>	

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:

Wall construction will consist of a bottom/sill plate, stud members and a double upper plate.  
 Stud members can be spaced at 16" or (where codes permit) 24" on center.  
 When 16" centers are used wall sheathing will be 7/16 or 1/2 inch thickness.  
 When 24 inch centers are used wall sheathing will be 5/8 or thicker.  
 Pressure treated lumber will be used for bottom plates that are in contact with concrete slab.  
 Stud members can be nominal dimensions appropriate for use.  
 Sill seal material will be used under bottom/sill plate on exterior walls to reduce air infiltration.  
 Wall framing for doors and windows or other openings will consist of headers, cripples, trimmers, rough sills and studs.  
 Cripples will support the rough sills (doubled 2x materials at the bottom of window type openings).  
 Trimmers attached to studs will support headers for door type openings.  
 Headers will be sized with nominal lumber to support span of opening.  
 Ends of lower upper plates will be 4 feet or more from ends of top upper plates.  
 Top upper plates will overlap perpendicular wall lower upper plates.

Jane Johnson  
 7802 Any St.  
 Any Town, US. 55555

Consultant's File No.  
 J.Johnson

Wells Fargo Home Mortgage  
 123 Any Street  
 Any Town, US 55555

**18. Plaster/Drywall**

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Drywall: Install new board, mud and tape		1	EA	1,000.00	1,000.00	0.0%	0.00	\$2,500.00
<b>Material/LS</b>								
<b>Location</b>	<b>Level</b>	<b>D</b>	<b>Labor</b>	1	EA	1,500.00	1,500.00	Completion Hrs: 0
Interior			Hours to Complete - 20, All walls and ceilings to have new sheetrock installed					

**Sub-Total This Section: \$2,500.00**

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:

Drywall to be hung with a minimum 1 1/4 " drywall screws.  
 All drywall joints to have stud backing behind them.  
  
 Joints will have mud and tape feathered and sanded to smooth finish.  
 Corners will have corner bead of metal or plastic.  
 Surfaces will be sanded and finished smooth and ready for painting.

**19. Decorating**

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Paint		1	SQ	500.00	500.00	0.0%	0.00	\$1,500.00
<b>Material/LS</b>								
<b>Location</b>	<b>Level</b>	<b>M</b>	<b>Labor</b>	1	EA	1,000.00	1,000.00	Completion Hrs: 0
Interior			Hours to Complete - 20, Paint all walls and ceilings					

**Sub-Total This Section: \$1,500.00**

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:

Paint all walls & ceiling to homeowners requests.

**22. Closets**

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Paint and repair any damaged areas		1	EA	100.00	100.00	0.0%	0.00	\$225.00
<b>Material/LS</b>								
<b>Location</b>	<b>Level</b>	<b>M</b>	<b>Labor</b>	1	EA	125.00	125.00	Completion Hrs: 0
Entire House			Hours to Complete - 2, Repair all existing closet areas					

**Sub-Total This Section: \$225.00**

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:

Repair all existing closet areas

**23. Wood Floors**

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Sand, fill and refinish hardwood floors.		1	LS	500.00	<b>500.00</b>	0.0%	0.00	<b>\$1,500.00</b>
<b>Location</b>	<b>Level</b>	<b>D</b>	<b>Labor</b>	1	SF	1,000.00	<b>1,000.00</b>	<b>Completion Hrs: 0</b>
Floors			Hours to Complete - 20,					
		1		250.00	<b>250.00</b>	0.0%	0.00	<b>\$750.00</b>
<b>Location</b>	<b>Level</b>	<b>M</b>	<b>Labor</b>			500.00		<b>Completion Hrs: 0</b>
Floors			repair damaged floor areas bath and kitchen rear entrance					
<b>Sub-Total This Section:</b>								<b>\$1,500.00</b>

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:  
 Sand and refinish floors

**24. Finished Floors**

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Install vinyl flooring		1	EA	500.00	<b>500.00</b>	0.0%	0.00	<b>\$1,250.00</b>
<b>Location</b>	<b>Level</b>	<b>M</b>	<b>Labor</b>	1	EA	750.00	<b>750.00</b>	<b>Completion Hrs: 0</b>
Floors			Hours to Complete - 20, Install new vinyl in all bathrooms, laundry and kitchen					
<b>Sub-Total This Section:</b>								<b>\$1,250.00</b>

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:  
 Install vinyl of customers choice in bath and sewing rooms.  
 Underlayment for vinyl flooring will be screwed/nailed in an eight inch nail pattern.  
 Nail dimples and underlayment seams will be mudded and feathered with an approved leveling compound.  
 Appropriate adhesive will be used per type of vinyl flooring purchased.

**26. Bath Accessories**

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Bathroom fixtures and accessories		1	LS	1,000.00	<b>1,000.00</b>	0.0%	0.00	<b>\$3,000.00</b>
<b>Location</b>	<b>Level</b>	<b>D</b>	<b>Labor</b>	1	EA	2,000.00	<b>2,000.00</b>	<b>Completion Hrs: 0</b>
Bathrooms			Hours to Complete - 10,					
<b>Sub-Total This Section:</b>								<b>\$3,000.00</b>

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:  
 Install new tub shower , toilet and sinks, Install mirrors, toilet paper holders, and towel bars in bathrooms.  
 Materials and locations of installation will be approved by owner.  
 Installations will be per manufacturers recommendations.

**27. Plumbing**

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Install 30 gal. (min) glass lined gas hot water heater (52 gal. if electric)		Material/LS	1	EA	200.00	200.00	0.0%	0.00	\$325.00
<b>Location</b>	<b>Level</b>	M	<b>Labor</b>	1	EA	125.00	<b>Completion Hrs: 0</b>		
Interior	install new H2O heater								
Install all new plumbing to kitchen laundry and baths		Material/LS	1	EA	500.00	500.00	0.0%	0.00	\$1,500.00
<b>Location</b>	<b>Level</b>	M	<b>Labor</b>	1	EA	1,000.00	<b>Completion Hrs: 0</b>		
Entire House	Hours to Complete - 10, Install new plumbing to all baths and kitchen areas								
<b>Sub-Total This Section:</b>								<b>\$1,825.00</b>	

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:

Purchase stools, sinks, tub, & fixtures as needed per owners choice.  
 Pruchase waste, vent, & supply lines as needed per complete job.  
 New copper supply lines will be installed.  
 New PVC waste lines where needed will be installed.  
 Perform all trimout functions regarding faucets and fixtures for sinks, tubs and showers.  
 All sink installations will be caulked.  
 All supply lines to fixtures will have stop valves.  
 All plumbing will be performed according to local building codes.

**28. Electrical**

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Upgrade electrical system		Material/LS	1	EA	1,000.00	1,000.00	0.0%	0.00	\$4,000.00
<b>Location</b>	<b>Level</b>	M	<b>Labor</b>	2	EA	1,500.00	<b>Completion Hrs: 0</b>		
Entire House	Hours to Complete - 80, Install new 200 amp service and all new wiring - complete								
<b>Sub-Total This Section:</b>								<b>\$4,000.00</b>	

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:

Upgrade electrical system to 200 amp minimum  
 install new panel box with ample breakers to grow more & remove old wiring and boxes outside and inside of the home.  
 Purchase and install lighting fixtures, outlets, switches, phone jacks, cover plates and all trims per owners choice.  
 GFCI outlets will be used in bathrooms, kitchen counter areas, laundry areas, outdoor deck areas and any areas subject to water flow.  
 Outlets to be placed approximately every 6 feet at standard heighth above flooring.  
 All wiring to be stapled to framing members per local building codes.  
 20 amp circuits will have 12 guage wiring.  
 15 amp circuits will have 14 guage wiring.  
  
 All electrical work will be subject to local building codes.  
  
 Remove all panel boxes and wiring.  
  
 replace all recepticles and run new wiring in walls to all new outlets and switches and fixtures.  
  
 Install dedicated lines for computer hook-up in various rooms  
 run dedicated lines for microwaves and various kitchen appliances  
 run exterior lines for outside electrical conections on porches etc.  
 Install security lights around the house and switches to control them on the front and rear entrances  
 install lights for the parking areas at the front and rear entrances  
  
 check wiring and correct any faults to back building  
 This does not have to be upgraded but it must be up to codes if it is wired.  
 Correct any code violations here.

**29. Heating**

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Install new heat pump systems		1	EA	2,000.00	2,000.00	0.0%	0.00	\$4,500.00
<b>Location</b>	<b>Level</b>	<b>M</b>	<b>Labor</b>	1	EA	2,500.00	2,500.00	Completion Hrs: 0
Entire House	Hours to Complete - 30, Install new heat pump system							
Remove old hot water boiler system completely		1	EA	300.00	300.00	0.0%	0.00	\$1,050.00
<b>Location</b>	<b>Level</b>	<b>D</b>	<b>Labor</b>	1	EA	750.00	750.00	Completion Hrs: 0
Entire House	Hours to Complete - 10, Remove old heating system completely							
<b>Sub-Total This Section:</b>								<b>\$5,550.00</b>

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:

Remove existing boiler system and all radiators and plumbing from premises cap off water to old system  
 Inspect and clean chimney

**31. Cabinetry**

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Repair cabinets & countertops		1	EA	1,500.00	1,500.00	0.0%	0.00	\$2,000.00
<b>Location</b>	<b>Level</b>	<b>M</b>	<b>Labor</b>	1	EA	500.00	500.00	Completion Hrs: 0
Kitchen	Hours to Complete - 10, Install new cabinets and counter tops							
<b>Sub-Total This Section:</b>								<b>\$2,000.00</b>

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:

Remove old cabinets in kitchen  
 Kitchen install new cabinets and counter tops  
 Cabinets will be installed plumb and level and fastened to wall studs with 2 1/2" minimum cabinet screws .  
 Countertops will be installed per industry standards and caulked at all locations where tops abutt walls.  
 Cabinets will have one piece toe kick installed.

**32. Appliances**

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Kitchen appliances		1	EA	3,500.00	3,500.00	0.0%	0.00	\$4,000.00
<b>Location</b>	<b>Level</b>	<b>M</b>	<b>Labor</b>	1	EA	500.00	500.00	Completion Hrs: 0
Kitchen	Hours to Complete - 15, Install new kitchen appliances							
<b>Sub-Total This Section:</b>								<b>\$4,000.00</b>

This work will be done by:  Owner  Contractor  Subcontractor Cost Estimate Attached:  Permit Required:

Summary/Narrative Of Work To Be Done:

Install all new appliances  
 Stove  
 Range Hood  
 Refrigerator-icemaker,  
 Dishwasher  
 Garbage disposal  
 Microwave Oven



**34. Cleanup**

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Cleanup				Material/LS	1	EA	60.00	<b>60.00</b>	0.0%	0.00	<b>\$560.00</b>
Location		Level	M	Labor	1	EA	500.00	<b>500.00</b>	Completion Hrs: <b>0</b>		
Entire House		Hours to Complete - 10, Clean all debris from inside and outside of house									
								<b>Sub-Total This Section: \$560.00</b>			

**35. Miscellaneous**

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Clean up				Material/LS	1	EA	0.00	<b>0.00</b>	0.0%	0.00	<b>\$500.00</b>
Location		Level	M	Labor	1	EA	500.00	<b>500.00</b>	Completion Hrs: <b>0</b>		
Entire House											
								<b>Sub-Total This Section: \$500.00</b>			

This work will be done by:  Owner  Contractor  Subcontractor      Cost Estimate Attached:       Permit Required:

Summary/Narrative Of Work To Be Done:

All debris will be removed from jobsite.  
 Jobsite will be returned to condition as before work.  
 Clean yard for mowing  
 Trim trees away from house  
 Clean fence line

Clean all trash around the house and inside the house is to be removed,  
 All trash inside the back building is to be removed & all trash from yard work is to be removed

**CONSULTANT'S COMMENT**

Place Consultant's Liability Statement here about Specification of Repairs.

Place any comment in this area that may clarify or give additional information about the Specifications Of Repairs

## RECAP SUBTOTALS

Construction Sub-Totals	
1. Masonry	640.00
2. Siding	11,610.00
3. Gutters/Downspouts	750.00
4. Roof	150.00
5. Shutters	0.00
6. Exteriors	1,450.00
7. Walks	450.00
8. Driveways	0.00
9. Painting (Ext.)	1,600.00
10. Caulking	225.00
11. Fencing	310.00
12. Grading/Landscaping	200.00
13. Windows	2,200.00
14. Weatherstrip	0.00
15. Doors (Ext.)	525.00
16. Doors (Int.)	800.00
17. Partition Wall	700.00
18. Plaster/Drywall	2,500.00
19. Decorating	1,500.00
20. Wood Trim	0.00
21. Stairs	0.00
22. Closets	225.00
23. Wood Floors	1,500.00
24. Finished Floors	1,250.00
25. Ceramic Tile	0.00
26. Bath Accessories	3,000.00
27. Plumbing	1,825.00
28. Electrical	4,000.00
29. Heating	5,550.00
30. Insulation	0.00
31. Cabinetry	2,000.00
32. Appliances	4,000.00
33. Basements	0.00
34. Cleanup	560.00
35. Miscellaneous	500.00
Construction Cost Subtotal:	\$50,020.00

Allowable Fees & RecapTotals		
Construction Costs Subtotal :		\$50,020.00
ALLOWABLE FEES		
Note		Fee
SOR Write Up		\$0.00
Mileage	5 Draws @ - 100 miles Ea	\$275.00
Draw Fee	5 Draws @ \$150.00/Draw	\$750.00
Allowable Fees Total :		\$1,025.00
Contingency Reserve:	10%	\$5,002.00
Grand Total:		\$56,047.00

**All repairs must be performed in conformance with local zoning ordinances and codes. Applicant(s) and Contractor (if any) to sign and date upon final acceptance.**

Date of Final Acceptance: \_\_\_\_\_

Consultant/Plan Reviwer: \_\_\_\_\_ Date: \_\_\_\_\_ **Larry D. Madison** ID No: \_\_\_\_\_

Applicant(s): \_\_\_\_\_ Date: \_\_\_\_\_ Applicant(s): \_\_\_\_\_ Date: \_\_\_\_\_

Applicant(s): \_\_\_\_\_ Date: \_\_\_\_\_ Applicant(s): \_\_\_\_\_ Date: \_\_\_\_\_

Contractor: \_\_\_\_\_ Date: \_\_\_\_\_

EA = Each LF = Linear Foot LS = Lump Sum SF = Square Foot Sq = Square SY = Square Yard



# Construction Narrative

Inspection Date: 10/5/04

Consultant's Job No: J.Johnson

**Applicant**

Jane Johnson

**Property Address**

7802 Any St.  
Any Town, US. 55555

**LoanType:**

HUD 203k

## Construction Item

Consultant's Job No: J.Johnson

### 1. Masonry

Point brick work.

Level: D Unit: EA Completion Hrs: 0

Location: test Details:

test222

Level: D Unit: Ea Completion Hrs: 0

Location: \_\_\_\_\_ Details:

Owner  Contractor  Subcontractor

### 2. Siding

Canyon Stone-(River Stone) Siding

Level: D Unit: EA Completion Hrs: 0

Location: Main House Details: Brick to be owners choice and color.

Owner  Contractor  Subcontractor

Cabinets will be installed plumb and level and fastened to wall studs with 2 1/2" minimum cabinet screws .  
Countertops will be installed per industry standards and caulked at all locations where tops abutt walls.

### 3. Gutters/Downspouts

Replace bad gutters & downspouts.

Level: M Unit: LF Completion Hrs: 0

Location: Exterior Details: Hours to Complete - 30, Install new gutters and downspouts

Owner  Contractor  Subcontractor

Install seamless 5" K style gutter with appropriate hangers located every 24" for support.  
Installation will include outside corners and downspouts.  
Slope will be 1/4 inch for every 25 ft of gutter.

### 4. Roof

Chimney

Level: \_\_\_\_\_ Unit: SF Completion Hrs: 0

Location: \_\_\_\_\_ Details:

Owner  Contractor  Subcontractor

Inspect roof for leaks and repair all areas as needed.  
Metal roof will be replaced and repaired per local building codes.  
Inspect and repair all flashing around chimneys and valleys  
Repair or replace as necessary  
Replace or repair all boots around vent stacks

Paint metal roof with exterior roof coating  
fiberglass asphalt type

**6. Exteriors**

**Power Wash** Level: D Unit: EA Completion Hrs: 0

Location: Entire House Details: Hours to Complete - 3, Power wash main house and exterior building

**Provide a structurally sound porch floor, property finished.** Level: M Unit: EA Completion Hrs: 0

Location: Front Entrance Details: Hours to Complete - 30, Repair front and side porch

**Remove tanks** Level: M Unit: EA Completion Hrs: 0

Location: Landscape Details: Hours to Complete - 5, Remove oil tank and gas tank

- Owner  Contractor  Subcontractor All exterior siding will be power washed  
 All areas on the exterior of the house that can be power washed will be power washed.  
 Porches windows doors

**7. Walks**

**Concrete--General Requirement** Level:        Unit: EA Completion Hrs: 0

Location: Front Entrance Details: Hours to Complete - 3

- Owner  Contractor  Subcontractor Walks will have a broom texture finish.

**9. Painting (Ext.)**

**Scrape, sand smooth and paint a min 2 coats of good quality paint at all exterior woodwork and metal.** Level: M Unit: EA Completion Hrs: 0

Location: Entire House Details: Hours to Complete - 40, Paint all exterior exposed wood

- Owner  Contractor  Subcontractor All loose flaking paint on exterior of building must be scraped, primed and double coated.  
 All exterior surfaces will receive a minimum one coat of a good grade primer.  
 All exterior surfaces will receive 2 coats minimum of a good quality exterior house paint of color picked by owner.  
 Top coat of painting will be 100% acrylic paint of owners color choice.

**10. Caulking**

**Caulk all windows and door frames.** Level: M Unit: EA Completion Hrs: 0

Location: New Addition Details: Hours to Complete - 20, Caulk all exterior trim moldings , windows, doors etc

- Owner  Contractor  Subcontractor Caulk all openings, cracks or joints in the building to reduce air infiltration and water leaks.  
 All windows - doors - inside corners - outside corners - fireplaces - trim areas.  
 Any and all areas that need to be caulked

**11. Fencing**

**Repair and paint wrought iron fence** Level: D Unit: EA Completion Hrs: 0

Location: Exterior Details: Hours to Complete - 20, repair or install new fencing

- Owner  Contractor  Subcontractor Repair & Paint fencing.

**12. Grading/Landscaping**

**Trim all existing growth, clean yard, fence line, trees etc.** Level: M Unit: EA Completion Hrs: 0

Location: Exterior Details: Hours to Complete - 2, Trim all bushes and trees back

- Owner  Contractor  Subcontractor Cut shrubs & Trees back off the house.

**13. Windows**

Install new windows Level: M Unit: EA Completion Hrs: 0

Location: Exterior Details: Hours to Complete - 40, Install new replacement windows

- Owner  Contractor  Subcontractor

Windows installed will be new materials.  
 Windows will be placed in adequate framing and mounted per manufacturers recommendations.  
 Window type and color will be owners choice.

**15. Doors (Ext.)**

Install new sliding glass doors Level: M Unit: EA Completion Hrs: 0

Location: Exterior Details: Hours to Complete - 10, Replace entrance door on rear off kitchen

- Owner  Contractor  Subcontractor

Doors will be of type and color selected by owner.  
 Doors will be installed per manufacturers recommendations.  
 Doors will operate freely  
 Locksets/deadbolts will be installed and operating properly where applicable.  
 Doors will be mounted in framing that complies with local building codes.

**16. Doors (Int.)**

Interior Doors Level: D Unit: EA Completion Hrs: 0

Location: Interior Details: Hours to Complete - 10, Bedroom areas, laundry room area, bath areas

- Owner  Contractor  Subcontractor

Doors will be of type and color selected by owner.  
 Doors will be installed per manufacturers recommendations.  
 Doors will operate freely  
 Doors will be manufactured for interior use.

**17. Partition Wall**

Rough Carpentry General Requirements Level: D Unit: EA Completion Hrs: 0

Location: Interior Details: Hours to Complete - 5, Frame in walls for closets baths doors

Beam--Custom Level: D Unit: EA Completion Hrs: 0

Location: Interior Details: Hours to Complete - 20, Close old door - open new doorway

- Owner  Contractor  Subcontractor

Wall construction will consist of a bottom/sill plate, stud members and a double upper plate.  
 Stud members can be spaced at 16" or (where codes permit) 24" on center.  
 When 16" centers are used wall sheathing will be 7/16 or 1/2 inch thickness.  
 When 24 inch centers are used wall sheathing will be 5/8 or thicker.  
 Pressure treated lumber will be used for bottom plates that are in contact with concrete slab.  
 Stud members can be nominal dimensions appropriate for use.  
 Sill seal material will be used under bottom/sill plate on exterior walls to reduce air infiltration.  
 Wall framing for doors and windows or other openings will consist of headers , cripples, trimmers, rough sills and studs.  
 Cripples will support the rough sills (doubled 2x materials at the bottom of window type openings).  
 Trimmers attached to studs wil support headers for door type openings.  
 Headers will be sized with nominal lumber to support span of opening.  
 Ends of lower upper plates will be 4 feet or more from ends of top upper plates.  
 Top upper plates will overlap perpendicular wall lower upper plates.

**18. Plaster/Drywall**

Drywall: Install new board, mud and tape Level: D Unit: EA Completion Hrs: 0

Location: Interior Details: Hours to Complete - 20, All walls and ceilings to have new sheetrock installed

- Owner  Contractor  Subcontractor

Drywall to be hung with a minimum 1 1/4 " drywall screws.  
 All drywall joints to have stud backing behind them.  
  
 Joints will have mud and tape feathered and sanded to smooth finish.  
 Corners will have corner bead of metal or plastic.  
 Surfaces will be sanded and finished smooth and ready for painting.

**19. Decorating**

**Paint** Level: M Unit: SQ Completion Hrs: 0  
**Location:** Interior **Details:** Hours to Complete - 20, Paint all walls and ceilings  
 Owner  Contractor  Subcontractor Paint all walls & ceiling to homeowners requests.

**22. Closets**

**Paint and repair any damaged areas** Level: M Unit: EA Completion Hrs: 0  
**Location:** Entire House **Details:** Hours to Complete - 2, Repair all existing closet areas  
 Owner  Contractor  Subcontractor Repair all existing closet areas

**23. Wood Floors**

**Sand, fill and refinish hardwood floors.** Level: D Unit: LS Completion Hrs: 0  
**Location:** Floors **Details:** Hours to Complete - 20,  
Level: M Unit:      Completion Hrs: 0  
**Location:** Floors **Details:** repair damaged floor areas bath and kitchen rear entrance  
 Owner  Contractor  Subcontractor Sand and refinish floors

**24. Finished Floors**

**Install vinyl flooring** Level: M Unit: EA Completion Hrs: 0  
**Location:** Floors **Details:** Hours to Complete - 20, Install new vinyl in all bathrooms, laundry and kitchen  
 Owner  Contractor  Subcontractor Install vinyl of customers choice in bath and sewing rooms.  
 Underlayment for vinyl flooring will be screwed/nailed in an eight inch nail pattern.  
 Nail dimples and underlayment seams will be mudded and feathered with an approved leveling compound.  
 Appropriate adhesive will be used per type of vinyl flooring purchased.

**26. Bath Accessories**

**Bathroom fixtures and accessories** Level: D Unit: LS Completion Hrs: 0  
**Location:** Bathrooms **Details:** Hours to Complete - 10,  
 Owner  Contractor  Subcontractor Install new tub shower , toilet and sinks, Install mirrors, toilet paper holders, and towel bars in bathrooms.  
 Materials and locations of installation will be approved by owner.  
 Installations will be per manufacturers recommendations.

**27. Plumbing**

**Install 30 gal. (min) glass lined gas hot water heater (52 gal. if electric)** Level: M Unit: EA Completion Hrs: 0  
**Location:** Interior **Details:** install new H2O heater

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**Install all new plumbing to kitchen laundry and baths** Level: M Unit: EA Completion Hrs: 0  
**Location:** Entire House **Details:** Hours to Complete - 10, Install new plumbing to all baths and kitchen areas  
 Owner  Contractor  Subcontractor Purchase stools, sinks, tub, & fixtures as needed per owners choice.  
 Prurchase waste, vent, & supply lines as needed per complete job.  
 New copper supply lines will be installed.  
 New PVC waste lines where needed will be installed.  
 Perform all trimout functions regarding faucets and fixtures for sinks, tubs and showers.  
 All sink installations will be caulked.  
 All supply lines to fixtures will have stop valves.  
 All plumbing will be performed according to local building codes.

**28. Electrical**

Upgrade electrical system

Level: M Unit: EA Completion Hrs: 0

Location: Entire House Details: Hours to Complete - 80, Install new 200 amp service and all new wiring - complete

Owner  Contractor  Subcontractor

Upgrade electrical system to 200 amp minimum install new panel box with ample breakers to grow more & remove old wiring and boxes outside and inside of the home.  
 Purchase and install lighting fixtures, outlets, switches, phone jacks, cover plates and all trims per owners choice.  
 GFCI outlets will be used in bathrooms, kitchen counter areas, laundry areas, outdoor deck areas and any areas subject to water flow.  
 Outlets to be placed approximately every 6 feet at standard height above flooring.  
 All wiring to be stapled to framing members per local building codes.  
 20 amp circuits will have 12 gauge wiring.  
 15 amp circuits will have 14 gauge wiring.

All electrical work will be subject to local building codes.

Remove all panel boxes and wiring.

replace all receptacles and run new wiring in walls to all new outlets and switches and fixtures.

Install dedicated lines for computer hook-up in various rooms  
 run dedicated lines for microwaves and various kitchen appliances  
 run exterior lines for outside electrical connections on porches etc.  
 Install security lights around the house and switches to control them on the front and rear entrances  
 install lights for the parking areas at the front and rear entrances

check wiring and correct any faults to back building  
 This does not have to be upgraded but it must be up to codes if it is wired.  
 Correct any code violations here.

**29. Heating**

Install new heat pump systems

Level: M Unit: EA Completion Hrs: 0

Location: Entire House Details: Hours to Complete - 30, Install new heat pump system

Remove old hot water boiler system completely

Level: D Unit: EA Completion Hrs: 0

Location: Entire House Details: Hours to Complete - 10, Remove old heating system completely

Owner  Contractor  Subcontractor

Remove existing boiler system and all radiators and plumbing from premises cap off water to old system  
 Inspect and clean chimney

**31. Cabinetry**

Repair cabinets & countertops

Level: M Unit: EA Completion Hrs: 0

Location: Kitchen Details: Hours to Complete - 10, Install new cabinets and counter tops

Owner  Contractor  Subcontractor

Remove old cabinets in kitchen  
 Kitchen install new cabinets and counter tops  
 Cabinets will be installed plumb and level and fastened to wall studs with 2 1/2" minimum cabinet screws .  
 Countertops will be installed per industry standards and caulked at all locations where tops abutt walls.  
 Cabinets will have one piece toe kick installed.

**32. Appliances**

**Kitchen appliances** Level: M Unit: EA Completion Hrs: 0

Location: Kitchen Details: Hours to Complete - 15, Install new kitchen appliances

Owner  Contractor  Subcontractor

Install all new appliances  
Stove  
Range Hood  
Refrigerator-icemaker,  
Dishwasher  
Garbage disposal  
Microwave Oven

**34. Cleanup**

**Cleanup** Level: M Unit: EA Completion Hrs: 0

Location: Entire House Details: Hours to Complete - 10, Clean all debris from inside and outside of house

Owner  Contractor  Subcontractor

**35. Miscellaneous**

**Clean up** Level: M Unit: EA Completion Hrs: 0

Location: Entire House Details:

Owner  Contractor  Subcontractor

All debris will be removed from jobsite.  
Jobsite will be returned to condition as before work.  
Clean yard for mowing  
Trim trees away from house  
Clean fence line

Clean all trash around the house and inside the house is to be removed,  
All trash inside the back building is to be removed & all trash from yard work is to be removed



## Narrative Totals

### Construction Item Totals

1. Masonry	640.00
2. Siding	11,610.00
3. Gutters/Downspouts	750.00
4. Roof	150.00
5. Shutters	0.00
6. Exteriors	1,450.00
7. Walks	450.00
8. Driveways	0.00
9. Painting (Ext.)	1,600.00
10. Caulking	225.00
11. Fencing	310.00
12. Grading/Landscaping	200.00
13. Windows	2,200.00
14. Weatherstrip	0.00
15. Doors (Ext.)	525.00
16. Doors (Int.)	800.00
17. Partition Wall	700.00
18. Plaster/Drywall	2,500.00
19. Decorating	1,500.00
20. Wood Trim	0.00
21. Stairs	0.00
22. Closets	225.00
23. Wood Floors	1,500.00
24. Finished Floors	1,250.00
25. Ceramic Tile	0.00
26. Bath Accessories	3,000.00
27. Plumbing	1,825.00
28. Electrical	4,000.00
29. Heating	5,550.00
30. Insulation	0.00
31. Cabinetry	2,000.00
32. Appliances	4,000.00
33. Basements	0.00
34. Cleanup	560.00
35. Miscellaneous	500.00
<b>Construction Cost Subtotal:</b>	<b>\$50,020.00</b>

### Allowable Fees & Recap Totals

<b>Construction Costs Subtotal :</b>		<b>\$50,020.00</b>
<b>ALLOWABLE FEES</b>		
<b>Note</b>		<b>Fee</b>
SOR Write Up		\$0.00
Mileage	5 Draws @ - 100 miles Ea	\$275.00
Draw Fee	5 Draws @ \$150.00/Draw	\$750.00
<b>Allowable Fees Total :</b>		<b>\$1,025.00</b>
<b>Contingency Reserve:</b>		<b>10%</b>
		<b>\$5,002.00</b>
<b>Grand Total:</b>		<b>\$56,047.00</b>

**Borrower's Acceptance:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Inspection Date**

10/5/04

# Final Work Write Up Summary

## Corporate Niche

(555) 555-5555

**Inspector & ID Number**

Larry D. Madison

**Applicant/Property Address**

Jane Johnson

7802 Any St.  
Any Town, US. 55555

**Lender & Loan Number**

Wells Fargo Home Mortgage 3665451

**FHA Case Number**

Construction Item	Materials		Tax or			Grand Total	Completion		
	Labor	or Lump Sum	Total	Margin %	Tax/Margin		Hours	Draw Number	Draw Total
1. Masonry	0.00	640.00	640.00	0.00%	0.00	640.00	0.0	3	
2. Siding	500.00	11,110.00	11,610.00	0.00%	0.00	11,610.00	0.0		
3. Gutters/Downspouts	350.00	400.00	750.00	0.00%	0.00	750.00			
4. Roof	50.00	100.00	150.00	0.00%	0.00	150.00			
5. Shutters	0.00	0.00	0.00						
6. Exteriors	850.00	600.00	1,450.00	0.00%	0.00	1,450.00		2	
7. Walks	300.00	150.00	450.00	0.00%	0.00	450.00			
8. Driveways	0.00	0.00	0.00						
9. Painting (Ext.)	1,500.00	100.00	1,600.00	0.00%	0.00	1,600.00			
10. Caulking	200.00	25.00	225.00	0.00%	0.00	225.00			
11. Fencing	250.00	60.00	310.00	0.00%	0.00	310.00		1	\$155.00
12. Grading/Landscaping	150.00	50.00	200.00	0.00%	0.00	200.00		2	
13. Windows	1,200.00	1,000.00	2,200.00	0.00%	0.00	2,200.00			
14. Weatherstrip	0.00	0.00	0.00						
15. Doors (Ext.)	200.00	325.00	525.00	0.00%	0.00	525.00			
16. Doors (Int.)	400.00	400.00	800.00	0.00%	0.00	800.00		3	
17. Partition Wall	300.00	400.00	700.00	0.00%	0.00	700.00			
18. Plaster/Drywall	1,500.00	1,000.00	2,500.00	0.00%	0.00	2,500.00			
19. Decorating	1,000.00	500.00	1,500.00	0.00%	0.00	1,500.00		2, 3	
20. Wood Trim	0.00	0.00	0.00						
21. Stairs	0.00	0.00	0.00						
22. Closets	125.00	100.00	225.00	0.00%	0.00	225.00		1, 3	\$112.50
23. Wood Floors	1,000.00	500.00	1,500.00	0.00%	0.00	1,500.00			
24. Finished Floors	750.00	500.00	1,250.00	0.00%	0.00	1,250.00			
25. Ceramic Tile	0.00	0.00	0.00						
26. Bath Accessories	2,000.00	1,000.00	3,000.00	0.00%	0.00	3,000.00		2	\$900.00
27. Plumbing	1,125.00	700.00	1,825.00	0.00%	0.00	1,825.00			
28. Electrical	3,000.00	1,000.00	4,000.00	0.00%	0.00	4,000.00			
29. Heating	3,250.00	2,300.00	5,550.00	0.00%	0.00	5,550.00			
30. Insulation	0.00	0.00	0.00						
31. Cabinetry	500.00	1,500.00	2,000.00	0.00%	0.00	2,000.00			
32. Appliances	500.00	3,500.00	4,000.00	0.00%	0.00	4,000.00		1	\$2,200.00
33. Basements	0.00	0.00	0.00						
34. Cleanup	500.00	60.00	560.00	0.00%	0.00	560.00		1	\$140.00
35. Miscellaneous	500.00	0.00	500.00	0.00%	0.00	500.00	10.0		

10% Contingency Reserve: **\$5,002.00** + Total Estimate: **\$50,020.00** = Total Loan Estimate : **\$55,022.00** Draw Request Subtotal: **\$3,507.50**

Total Completion Hours: **10.0**



## Consultant's Identity-Of-Interest Certification

Borrower's Name(s)	Jane Johnson
Property Address	7802 Any St. Any Town, US. 55555
FHA Case No.	

"I hereby certify that I have carefully inspected this property for compliance with the general acceptability requirements (including health and safety) in Handbook 4905.1. I have required as necessary and reviewed the architectural exhibits, including any applicable engineering and termite reports, and the estimated rehabilitation cost and they are acceptable for the rehabilitation of the property. I have no personal interest, present or prospective, in this property, applicant or proceeds of the mortgage. I also certify that I have no identity-of-interest or conflict-of-interest with the borrower, seller, lender, realtor, appraiser, plan reviewer, contractor or subcontractor. To the best of my knowledge, I have reported all items requiring correction and that the rehabilitation proposal now meets all HUD requirements for Rehabilitation Mortgage Insurance."

**Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties.**

(18 U.S.C. 1001, 1010, 1012; 31 U.S.C 3729, 3802).

\_\_\_\_\_  
Consultant/Plan Reviewer's Signature:

\_\_\_\_\_  
Date:

**Consultant:** Larry D. Madison

# Draw Request

U.S. Department of Housing and Urban Development

OMB Approval No. 2502-0527 (exp. 413012004)

HUD 203k

Office of Housing

Public reporting burden for this collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This information collection involves an expanded information requirement for lenders that originate and service Section 203(k) mortgages. The purpose of the information is to help mitigate program abuses. The expanded information focuses on the loan origination process and requires increased documentation and strengthened internal control procedures. Periodic reporting of the information is not required. The information also includes information that was voluntarily accepted by the 203(k) lending community. The information provides a more comprehensive basis for evaluating lender underwriting practices and thereby improves risk management of the 203(k) loan portfolio. Responses are required under Section 203(k) of the National Housing Act (12 U.S.C. 1703). No assurance of confidentiality is provided.

Borrower's Name & Property Address <b>Jane Johnson</b> <b>7802 Any St.</b> <b>Any Town, US. 55555</b>	Lender's Name & Address <b>Wells Fargo Home Mortgage</b> <b>123 Any Street</b> <b>Any Town, US 55555</b>	FHA Case Number	
		This Draw Number <b>Initial</b>	Date

I certify that I have carefully inspected this property for compliance with the general acceptability requirements (including health and safety) in Handbook 4905.1. I have reviewed the attached architectural exhibits and the estimated rehabilitation costs listed in column 1 below; they are acceptable for the rehabilitation of this property. I have no personal interest, present or prospective, in the property, applicant, or proceeds of the mortgage. To the best of my knowledge, I have reported all items requiring correction and that the rehabilitation proposal now meets all HUD requirements for 203(k) Rehabilitation Mortgage Insurance.

HUD-Accepted Consultant / Plan Reviewer's Signature & Date <b>X</b>	Corporate Niche	Suggested Contingency Reserve Amount <b>\$5,002.00</b>	<b>10%</b>
--	-----------------	---	------------

	Construction Item	Total Escrow Col. 1	Total Cost of Rehabilitation				Inspector/Lender Adjusted Amounts		
			Previous Draw Totals Col. 2	%	Request for This Draw Col. 3	%	Col. 4	%	
1 .	Masonry	\$640.00							1 .
2 .	Siding	\$11,610.00							2 .
3 .	Gutters/Downspouts	\$750.00							3 .
4 .	Roof	\$150.00							4 .
5 .	Shutters	\$0.00							5 .
6 .	Exteriors	\$1,450.00							6 .
7 .	Walks	\$450.00							7 .
8 .	Driveways	\$0.00							8 .
9 .	Painting (Ext.)	\$1,600.00							9 .
10 .	Caulking	\$225.00							10 .
11 .	Fencing	\$310.00							11 .
12 .	Grading/Landscaping	\$200.00							12 .
13 .	Windows	\$2,200.00							13 .
14 .	Weatherstrip	\$0.00							14 .
15 .	Doors (Ext.)	\$525.00							15 .
16 .	Doors (Int.)	\$800.00							16 .
17 .	Partition Wall	\$700.00							17 .
18 .	Plaster/Drywall	\$2,500.00							18 .
19 .	Decorating	\$1,500.00							19 .
20 .	Wood Trim	\$0.00							20 .
21 .	Stairs	\$0.00							21 .
22 .	Closets	\$225.00							22 .
23 .	Wood Floors	\$1,500.00							23 .
24 .	Finished Floors	\$1,250.00							24 .
25 .	Ceramic Tile	\$0.00							25 .
26 .	Bath Accessories	\$3,000.00							26 .
27 .	Plumbing	\$1,825.00							27 .
28 .	Electrical	\$4,000.00							28 .
29 .	Heating	\$5,550.00							29 .
30 .	Insulation	\$0.00							30 .
31 .	Cabinetry	\$2,000.00							31 .
32 .	Appliances	\$4,000.00							32 .
33 .	Basements	\$0.00							33 .
34 .	Cleanup	\$560.00							34 .
35 .	Miscellaneous	\$500.00							35 .
<b>36 .</b>	<b>Totals</b>	<b>\$50,020.00</b>							<b>36 .</b>

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.  
 Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties.(18 U.S.C. 1001,1012;31 U.S.C. 3729,3802)

This draw request is submitted for payment. All completed work has been done in a workmanlike manner. I hereby certify to the actual cost of rehabilitation as shown above in column 3. I understand that I cannot obtain additional monies from the rehabilitation account without the approval of the lender. I also understand that a 10% holdback will not be released until all work is complete and it is determined that no mechanic's and materialmen's liens have been placed on the property. After the final inspection, the monies in escrow account will be distributed as required by the 203(k) program procedures.

**Borrower's Signature**  Owner-Occupied  Investor-Builder **X** \_\_\_\_\_ Date \_\_\_\_\_

This draw request is submitted for payment. All completed work has been done in a workmanlike manner. I understand that a 10% holdback will not be released until all work is completed and it is determined that no mechanic's and materialmen's liens have been placed on the property.

**General Contractor's Signature** (If any) **X** \_\_\_\_\_ Date \_\_\_\_\_

I certify that I have carefully inspected this property on this date. The draw amounts are acceptable except as modified in column 4. I further certify that I have not accepted any work that is not yet completed in a workmanlike manner and I recommend that the rehabilitation escrow funds be released for the completed work.

**Inspector's Signature** **X** \_\_\_\_\_ I.D. Number \_\_\_\_\_ Date \_\_\_\_\_

Approved for Release	This Draw	Totals to Date	The Lender is hereby authorized to release the following funds from the escrow account.	
Total from Above	\$	\$	Payable to the Borrower	Payable to the Fee Inspector
			\$	
Less 10% Holdback	\$	\$	Payable To	\$
Net Amount Due Borrower	\$	\$	Signature & Date	
			<input type="checkbox"/> Lender-Authorized Agent <input type="checkbox"/> DE Underwriter <b>X</b>	

Lender Holding Rehabilitation Escrow Account (name, address, & phone number)

- Originating Lender Still Retains Funds  
 Rehab Funds Transferred to:

**Rehabilitation Inspection Report**

FHA Case Number

**I. Inspection of On-Site Repairs and/or Improvements Reveals:**

- |  |  |
|--|--|
| 1. <input type="checkbox"/> Unable To Make Inspection. (explained Below) | 3. <input type="checkbox"/> No noncompliance observed.                 |
| 2. <input type="checkbox"/> Correction essential as explained below.     | 4. <input type="checkbox"/> Acceptable variations as described below.  |
| a. <input type="checkbox"/> Will examine at next inspection.             | 5. <input type="checkbox"/> On-site improvements acceptably completed. |
| b. <input type="checkbox"/> Do not conceal until reinspected.            |  |

**II. Explanation of statements checked above.**

- Draw Inspection     Contingency Reserve Inspection     Final Inspection     Change Order     Other (explain)

Inspection Number

No.		No.	

Certification: I certify that I have carefully inspected this property on this date. I have no personal interest, present or prospective, in the property, applicant, or proceeds of the mortgage. To the best of my knowledge, I have reported all noncompliance, work requiring correction, and unacceptable work. I also certify that this Draw Request is for completed work and I have not accepted any work that is not properly installed in a workmanlike manner.

Signature & Date **X** \_\_\_\_\_  Consultant/Inspector    Inspector Fee \_\_\_\_\_ ID Number \_\_\_\_\_  
 Fee Inspector  
 DE Staff Inspector



# Consultant's Allowable Fee Agreement

Prepared for: **Jane Johnson**

Address: **7802 Any St.  
Any Town, US. 55555**

**Lender:** Wells Fargo Home Mortgage

**Loan Originator:** Joe Sample

**Loan Type:** HUD 203k

This agreement is entered on \_\_\_\_\_, between Larry D. Madison (CONSULTANT) and

**Jane Johnson** (BUYER) regarding the subject property: **7802 Any St.  
Any Town, US. 55555**

For the sum(s) specified the CONSULTANT agrees to:

1) Meet with Borrower(s) and /or Borrower(s)' Agent(s) and/or Contractor(s) at the subject property address to inspect the physical property, identify areas in need of improvement, and determine overall suitability for FHA's 203(k) Rehabilitation Mortgage Program. A feasibility fee will be due and payable upon completion of these services. This fee will be fully credited toward the Total Consultant Fee (below) should Borrower(s) decide to continue the application process. This fee is non-contingent and non-refundable. If upon initial examination it is determined quickly that the needed repairs are unfeasible for the Borrower(s) and/or excessively expensive, the Consultant will NOT perform a full Home Inspection and no additional payment will be necessary.

2) With Borrower(s)' input, Consultant will list work items that: A) must be done according to the Program; B) would be recommended to be done at this time by the Consultant or others, and; C) are desired by Borrower(s). From this list, Consultant and Borrower(s) will jointly determine the scope of the work.

3) Produce appropriate documentation in a HUD accepted format, with Draw Request. It is understood that any architectural exhibits do not include certified architectural drawings. If such drawing becomes necessary, all extra costs will be the responsibility of the borrower.

For performing the above services, Borrower(s) agrees to pay Consultant the total sum down below at the time of service (which includes the charge for item #1 above) which is based on HUD's recommended fee schedule. This amount may be reimbursed to the borrower at closing.

If additional testing services are necessary, these services will either be provided by the Consultant or qualified sub-contractors agreed to by both the Consultant and the Borrower; however, the charges for these testing services are in addition to the above Consultant fee. The Consultant will try to estimate all extra charges in advance (see below), and may schedule the additional testing for the borrower(s). The charges, however, will be the sole responsibility of the Borrower(s), and will be due and payable at the time of service.

Additional Testing Services or Certifications that may be necessary and their estimated charges:

### Allowable Fee Items

Allowable Fee Item	Fee Item Note	Fee
Draw Fee	5 Draws @ \$150.00/Draw	<b>\$750.00</b>
Feasibility Analysis	Work write-up	<b>\$300.00</b>
Mileage	5 Draws @ - 100 miles Ea	<b>\$275.00</b>
SOR Write Up		<b>\$0.00</b>

**Fees To Be Paid: \$1,325.00**

**Lender's assurance of payment for balance due is acceptable with Signature (below).**

X \_\_\_\_\_ Date: \_\_\_\_\_  
If guaranteeing payment, Signature of Authorized Official of the Lender

X \_\_\_\_\_ Date: \_\_\_\_\_  
Borrower: **Jane Johnson**

X \_\_\_\_\_ Date: \_\_\_\_\_  
Consultant: Larry D. Madison ID No.:

# Homeowner/Contractor Agreement

<i>Borrower's Name(s):</i> <p style="text-align: center;"><b>Jane Johnson</b></p>	<i>Contractor's Name:</i> <p style="text-align: center;"><b>Compass Construction LLC</b></p>
<i>Address:</i> <b>7802 Any St. Any Town, US. 55555</b>	<i>Address:</i> <p style="text-align: center;"><b>4438 Tennyson Street Denver, CO 80212</b></p>
<i>Telephone Number:</i> <p style="text-align: center;"><b>(555) 555-5555</b></p>	<i>Phone Number:</i> <p style="text-align: center;"><b>(720) 339-7213</b></p>
<i>FHA Case No.</i>	<i>License No.:</i>

**THIS AGREEMENT**, made this date, \_\_\_\_\_, between the above mentioned Homeowner (Owner) and Contractor, is for the rehabilitation of the property located at \_\_\_\_\_ that has been approved for FHA mortgage insurance under Section 203(k) of the National Housing Act. The Owner(s) shall pay the Contractor the sum of \$\_\_\_\_\_ for completion of the work, including all sales tax due by law, together with such increases or decreases in the contract price as may be approved in writing by the Lender. The work will begin within 30 days of loan closing with the Lender and will be completed by \_\_\_\_\_, unless delayed beyond the Contractor's control. The General Provisions listed below are made a part of this Agreement. The contract documents consist of the architectural exhibits listed in the Rehabilitation Loan Agreement between the Owner(s) and the Lender, or as described below (or on an attached sheet):

**1. Contract Documents:** This Agreement includes all general provisions, special provisions and architectural exhibits that were accepted by the lender. Work not covered by this agreement will not be required unless it is required by reasonable inference as being necessary to produce the intended result. By executing this Agreement, the contractor represents that he/she has visited the site and understands local conditions, including state and local building regulations and conditions under which the work is to be performed.

**2. Owner:** Unless otherwise provided for in the Agreement, the owner will secure and pay for necessary easements, exceptions from zoning requirements, or other actions which must precede the approval of a permit for this project. If owner fails to do so then the contract is void. If the contractor fails to correct defective work or persistently fails to carry out the work in accordance with the agreement or general provisions, the owner may order the contractor in writing to stop such work, or a part of the work, until the cause for the order has been eliminated.

**3. Contractor:** The contractor will supervise and direct the work and the work of all subcontractors. He/she will use the best skill and attention and will be solely responsible for all construction methods and materials and for coordinating all portions of the work. Unless otherwise specified in the Agreement, the contractor will provide for and/or pay for all labor, materials, equipment, tools, machinery, transportation, and other goods, facilities, and services necessary for the proper execution and completion of the work. The contractor will maintain order and discipline among employees and will not assign anyone unfit for the task. The contractor warrants to the owner that all materials and equipment incorporated are new and that all work will be of good quality and free of defects or faults. The contractor will pay all sales, use and other taxes related to the work and will secure and pay for building permits and/or other permits, fees, inspections and licenses necessary for the completion of the work unless otherwise specified in the Agreement. The contractor will indemnify and hold harmless the owner from and against all claim, damages, losses, expenses, legal fees or other costs arising or resulting from the contractors performance of the work or provisions of this section. The contractor will comply with all rules, regulations, laws, ordinances and orders of any public authority or HUD inspector bearing on the performance of the work. The contractor is responsible for, and indemnifies the Owner against, acts and omissions of employees, subcontractors and their employees, or others performing the work under this Agreement with the contractor. The contractor will provide shop drawings, samples, product data or other information provided for in this Agreement, where necessary.

**4. Subcontractor:** Selected by the contractor, except that the contractor will not employ any subcontractor to whom the owner may have a reasonable objection, nor will the contractor be required by the owner to employ any subcontractor to whom the contractor has a reasonable objection.

**5. Work By Owner or Other Contractor:** The owner reserves the right to perform work related to the project, but which is not a part of this Agreement, and to award separate contracts in connection with other portions of the project not detailed in this Agreement. All contractors and subcontractors will be afforded reasonable opportunity for the storage of materials and equipment by the owner and by each other. Any costs arising by defective or ill-timed work will be borne by the responsible party.

**6. Binding Arbitration:** Claims or disputes relating to the Agreement or General Provisions will be resolved by the Construction Industry Arbitration Rules of the American Arbitration Association (AAA) unless both parties mutually agree to other methods. The notice of the demand for arbitration must be filed in writing with the other party to this Agreement and with the AAA and must be made in a reasonable time after the dispute has arisen. The award rendered by the arbitrator(s) will be considered final and judgment may be entered upon it in accordance with applicable law in any court having jurisdiction thereof.

*Borrower's Initial:* \_\_\_\_\_

*Contractor's Initial:* \_\_\_\_\_

**Signature Required on Page 2**

**7. Cleanup and Trash Removal:** The contractor will keep the owner's residence free from waste or rubbish resulting from the work. All waste, rubbish, tools, construction materials, and machinery will be removed promptly after completion of the work by the contractor.

**8. Time:** With respect to the scheduled completion of the work, time is of the essence. If the contractor is delayed at anytime in the progress of the work by change orders, fire, labor disputes, acts of God or other causes beyond the contractor's control, the completion schedule for the work or affected parts of the work may be extended by the same amount of time caused by the delay. The contractor must begin work no later than 30 days after loan dosing and will not cease work for more than 30 consecutive days.

**9. Payments and Completion:** Payments may be withheld because of. (1) defective work not remedied; (2) failure of contractor to make proper payments to subcontractors, workers, or suppliers; (3) persistent failure to carry out work in accordance with this Agreement or these general conditions, or (4) legal claims. Final payment will be due after complete release of any and all liens arising out of the contract or submission of receipts or other evidence of payment covering all subcontractors or suppliers who could file such a lien. The contractor agrees to indemnify the Owner against such liens and will refund all monies including costs and reasonable attorney's fees paid by the owner in discharging the liens. A 10 percent holdback is required by the lender to assure the work has been properly completed and there are no liens on the property.

**10. Protection of Property and Persons:** The contractor is responsible for initiating, maintaining, and supervising all necessary or required safety programs. The contractor must comply with all applicable laws, regulations, ordinances, orders or laws of federal, state, county or local governments. The contractor will indemnify the owner for all property loss or damage to the owner caused by his/ her employees or his/her direct or sub-tier subcontractors.

**11. Insurance:** The contractor will purchase and maintain such insurance necessary to protect from claims under workers compensation and from any damage to the owner(s) property resulting from the conduct of this contract.

**12. Changes in the Contract:** The owner may order changes, additions or modifications (using form HUD-92577) without invalidating the contract. Such changes must be in writing and signed by the owner and accepted by the lender. Not all change order requests may be accepted by the lender, therefore, the contractor proceeds at his/her own risk if work is completed without an accepted change order.

**13. Correction of Deficiencies:** The contractor must correct promptly any work of his/her own or his/her subcontractors found to be defective or not complying with the terms of the contract.

**14. Warranty:** The contractor will provide a one-year warranty on all labor and materials used in the rehabilitation of the property. This warranty must extend one year from the date of completion of the contract or longer if prescribed by law unless otherwise specified by other terms of this contract. Disputes will be resolved through the Construction Industry Arbitration Rules of the American Arbitration Association.

**15. Termination:** If the owner fails to make a payment under the terms of this Agreement, through no fault of the contractor, the contractor may, upon ten working days written notice to the owner, and if not satisfied, terminate this Agreement. The owner will be responsible for paying the contractor for all work completed.

If the contractor fails or neglects to carry out the terms of the contract, the owner, after ten working days written notice to the contractor, may terminate this Agreement.

\_\_\_\_\_  
*Owner Signature(s) And Date*

\_\_\_\_\_  
*Owner Signature(s) And Date*

\_\_\_\_\_  
*Owner Signature(s) And Date*

\_\_\_\_\_  
*Owner Signature(s) And Date*

\_\_\_\_\_  
*Contractor's Signature(s) And Date*



# Homeowner/Contractor Agreement

<i>Borrower's Name(s):</i> <p style="text-align: center;"><b>Jane Johnson</b></p>	<i>Contractor's Name:</i> <p style="text-align: center;"><b>Williams Builders C.M.</b></p>
<i>Address:</i> <b>7802 Any St. Any Town, US. 55555</b>	<i>Address:</i> <p style="text-align: center;"><b>2632 Clay Street Denver, CO 80211</b></p>
<i>Telephone Number:</i> <p style="text-align: center;"><b>(555) 555-5555</b></p>	<i>Phone Number:</i> <p style="text-align: center;"><b>(303) 433-1608</b></p>
<i>FHA Case No.</i>	<i>License No.:</i>

**THIS AGREEMENT**, made this date, \_\_\_\_\_, between the above mentioned Homeowner (Owner) and Contractor, is for the rehabilitation of the property located at \_\_\_\_\_ that has been approved for FHA mortgage insurance under Section 203(k) of the National Housing Act. The Owner(s) shall pay the Contractor the sum of \$\_\_\_\_\_ for completion of the work, including all sales tax due by law, together with such increases or decreases in the contract price as may be approved in writing by the Lender. The work will begin within 30 days of loan closing with the Lender and will be completed by \_\_\_\_\_, unless delayed beyond the Contractor's control. The General Provisions listed below are made a part of this Agreement. The contract documents consist of the architectural exhibits listed in the Rehabilitation Loan Agreement between the Owner(s) and the Lender, or as described below (or on an attached sheet):

**1. Contract Documents:** This Agreement includes all general provisions, special provisions and architectural exhibits that were accepted by the lender. Work not covered by this agreement will not be required unless it is required by reasonable inference as being necessary to produce the intended result. By executing this Agreement, the contractor represents that he/she has visited the site and understands local conditions, including state and local building regulations and conditions under which the work is to be performed.

**2. Owner:** Unless otherwise provided for in the Agreement, the owner will secure and pay for necessary easements, exceptions from zoning requirements, or other actions which must precede the approval of a permit for this project. If owner fails to do so then the contract is void. If the contractor fails to correct defective work or persistently fails to carry out the work in accordance with the agreement or general provisions, the owner may order the contractor in writing to stop such work, or a part of the work, until the cause for the order has been eliminated.

**3. Contractor:** The contractor will supervise and direct the work and the work of all subcontractors. He/she will use the best skill and attention and will be solely responsible for all construction methods and materials and for coordinating all portions of the work. Unless otherwise specified in the Agreement, the contractor will provide for and/or pay for all labor, materials, equipment, tools, machinery, transportation, and other goods, facilities, and services necessary for the proper execution and completion of the work. The contractor will maintain order and discipline among employees and will not assign anyone unfit for the task. The contractor warrants to the owner that all materials and equipment incorporated are new and that all work will be of good quality and free of defects or faults. The contractor will pay all sales, use and other taxes related to the work and will secure and pay for building permits and/or other permits, fees, inspections and licenses necessary for the completion of the work unless otherwise specified in the Agreement. The contractor will indemnify and hold harmless the owner from and against all claim, damages, losses, expenses, legal fees or other costs arising or resulting from the contractors performance of the work or provisions of this section. The contractor will comply with all rules, regulations, laws, ordinances and orders of any public authority or HUD inspector bearing on the performance of the work. The contractor is responsible for, and indemnifies the Owner against, acts and omissions of employees, subcontractors and their employees, or others performing the work under this Agreement with the contractor. The contractor will provide shop drawings, samples, product data or other information provided for in this Agreement, where necessary.

**4. Subcontractor:** Selected by the contractor, except that the contractor will not employ any subcontractor to whom the owner may have a reasonable objection, nor will the contractor be required by the owner to employ any subcontractor to whom the contractor has a reasonable objection.

**5. Work By Owner or Other Contractor:** The owner reserves the right to perform work related to the project, but which is not a part of this Agreement, and to award separate contracts in connection with other portions of the project not detailed in this Agreement. All contractors and subcontractors will be afforded reasonable opportunity for the storage of materials and equipment by the owner and by each other. Any costs arising by defective or ill-timed work will be borne by the responsible party.

**6. Binding Arbitration:** Claims or disputes relating to the Agreement or General Provisions will be resolved by the Construction Industry Arbitration Rules of the American Arbitration Association (AAA) unless both parties mutually agree to other methods. The notice of the demand for arbitration must be filed in writing with the other party to this Agreement and with the AAA and must be made in a reasonable time after the dispute has arisen. The award rendered by the arbitrator(s) will be considered final and judgment may be entered upon it in accordance with applicable law in any court having jurisdiction thereof.

*Borrower's Initial:* \_\_\_\_\_

*Contractor's Initial:* \_\_\_\_\_

**Signature Required on Page 2**

**7. Cleanup and Trash Removal:** The contractor will keep the owner's residence free from waste or rubbish resulting from the work. All waste, rubbish, tools, construction materials, and machinery will be removed promptly after completion of the work by the contractor.

**8. Time:** With respect to the scheduled completion of the work, time is of the essence. If the contractor is delayed at anytime in the progress of the work by change orders, fire, labor disputes, acts of God or other causes beyond the contractor's control, the completion schedule for the work or affected parts of the work may be extended by the same amount of time caused by the delay. The contractor must begin work no later than 30 days after loan dosing and will not cease work for more than 30 consecutive days.

**9. Payments and Completion:** Payments may be withheld because of. (1) defective work not remedied; (2) failure of contractor to make proper payments to subcontractors, workers, or suppliers; (3) persistent failure to carry out work in accordance with this Agreement or these general conditions, or (4) legal claims. Final payment will be due after complete release of any and all liens arising out of the contract or submission of receipts or other evidence of payment covering all subcontractors or suppliers who could file such a lien. The contractor agrees to indemnify the Owner against such liens and will refund all monies including costs and reasonable attorney's fees paid by the owner in discharging the liens. A 10 percent holdback is required by the lender to assure the work has been properly completed and there are no liens on the property.

**10. Protection of Property and Persons:** The contractor is responsible for initiating, maintaining, and supervising all necessary or required safety programs. The contractor must comply with all applicable laws, regulations, ordinances, orders or laws of federal, state, county or local governments. The contractor will indemnify the owner for all property loss or damage to the owner caused by his/ her employees or his/her direct or sub-tier subcontractors.

**11. Insurance:** The contractor will purchase and maintain such insurance necessary to protect from claims under workers compensation and from any damage to the owner(s) property resulting from the conduct of this contract.

**12. Changes in the Contract:** The owner may order changes, additions or modifications (using form HUD-92577) without invalidating the contract. Such changes must be in writing and signed by the owner and accepted by the lender. Not all change order requests may be accepted by the lender, therefore, the contractor proceeds at his/her own risk if work is completed without an accepted change order.

**13. Correction of Deficiencies:** The contractor must correct promptly any work of his/her own or his/her subcontractors found to be defective or not complying with the terms of the contract.

**14. Warranty:** The contractor will provide a one-year warranty on all labor and materials used in the rehabilitation of the property. This warranty must extend one year from the date of completion of the contract or longer if prescribed by law unless otherwise specified by other terms of this contract. Disputes will be resolved through the Construction Industry Arbitration Rules of the American Arbitration Association.

**15. Termination:** If the owner fails to make a payment under the terms of this Agreement, through no fault of the contractor, the contractor may, upon ten working days written notice to the owner, and if not satisfied, terminate this Agreement. The owner will be responsible for paying the contractor for all work completed.

If the contractor fails or neglects to carry out the terms of the contract, the owner, after ten working days written notice to the contractor, may terminate this Agreement.

\_\_\_\_\_  
*Owner Signature(s) And Date*

\_\_\_\_\_  
*Owner Signature(s) And Date*

\_\_\_\_\_  
*Owner Signature(s) And Date*

\_\_\_\_\_  
*Owner Signature(s) And Date*

\_\_\_\_\_  
*Contractor's Signature(s) And Date*



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## Certification Letter

HUD 203k

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**Date:** 6/24/10

**Buyer's Name:** Jane Johnson

**Address:** 7802 Any St.  
Any Town, US. 55555

**Phone Number:** (555) 555-5555

**FHA Case Number:**

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I hereby certify that I have carefully inspected the following property at: **7802 Any St.**  
**Any Town, US. 55555**

for compliance with the general acceptability requirements (including health and safety) in Handbook 4905.1 or its successors.

I have reviewed the attached architectural exhibits and the estimated rehabilitation costs of this property, and have determined them to be acceptable.

I have no personal interest, present or prospective, in the property, applicant, or proceeds of the mortgage.

To the best of my knowledge I have reported all items requiring correction and that the rehabilitation proposal now meets all HUD requirements for 203(k) Rehabilitation Mortgage Insurance (Handbook 4240.4 or its successors).

*X* \_\_\_\_\_ *Date:* \_\_\_\_\_

HUD Consultant: Larry D. Madison  
ID Number:



# Draw Requests Totals

6/24/10

Inspectors Name  
Larry D. Madison

**Corporate Niche**

Consultant's File No.  
J.Johnson

Applicant  
Jane Johnson

Applicants Address  
7802 Any St.  
Any Town, US. 55555

Property Address  
7802 Any St.  
Any Town, US. 55555

Lender  
Wells Fargo Home Mortgage

Lenders Loan No.  
3665451

General Contractor  
Williams Builders C.M.  
Compass Construction LLC

Draw No.	Draw Date	Work Preformed	Dispersement
<b>1</b>	<b>5/12/10</b>		
		Fencing	\$155.00
		Closets	\$112.50
		Appliances	\$2,200.00
		Cleanup	\$140.00
		<b>Total:</b>	<b>\$2,607.50</b>
<b>2</b>	<b>5/29/10</b>		
		Exteriors	\$0.00
		Grading/Landscaping	\$0.00
		Decorating	\$0.00
		Bath Accessories	\$900.00
		<b>Total:</b>	<b>\$900.00</b>
<b>3</b>	<b>6/10/10</b>		
		Masonry	\$0.00
		Doors (Int.)	\$0.00
		Decorating	\$0.00
		Closets	\$0.00
		<b>Total:</b>	<b>\$0.00</b>

<b>Total Estimate/Escrow:</b>	<b>\$50,020.00</b>
<b>Minus Total Draws Requested:</b>	<b>\$3,507.50</b>
<b>Balance:</b>	<b>\$46,512.50</b>
<b>Balance In Contingency Reserve:</b>	<b>\$5,202.00</b>
<b>Balance Left in Project :</b>	<b>\$51,714.50</b>



# Change Order Totals

**File Number**

J.Johnson

**Inspection Date**

10/5/04

**Jane Johnson**

7802 Any St.  
Any Town, US. 55555

**Loan Type**

HUD 203k

Change Order No.	Date		Change To Contingency Reserve		
			Add To	Subtract From	
<b>1</b>	<b>4/12/10</b>	<b>Caulking</b>	Place Any Comment Here.	\$0.00	\$100.00
		<b>Decorating</b>	Place Any Comment Here.	\$400.00	\$0.00
		<b>Appliances</b>	Place Any Comment Here.	\$0.00	\$600.00
		<b>Net Change:</b>			<b>(\$300.00)</b>
<b>2</b>	<b>6/10/10</b>	<b>Caulking</b>	dsadd;ksfd;l l;dfgl'fkdg fdkl'd	\$500.00	\$0.00
		<b>Net Change:</b>			<b>\$500.00</b>

10% Contingency Reserve: \$5,002.00

Sum of Change Orders: \$200.00

**Balance in Contingency:** **\$5,202.00**

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# LIEN WAIVER AND RELEASE

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The undersigned ("Affiant"), being first duly sworn, deposes and says:

Affiant is a contractor, subcontractor, materialman or an officer, agent or representative of same, who or which has furnished services, labor or materials ("Contractor") in the construction, repair, and/or replacement (the "Work") of improvements upon real property owned by:

Borrowers Name: Jane Johnson Loan No. 3665451

Property Address: 7802 Any St.  
Any Town, US. 55555

Contractor Has Furnished:

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(Describe nature of Labor/Materials on the above project)

Total Completed:	\$ _____
Retainage (Holdback):	\$ _____
Total Earned Less Retention (Subtotal):	\$ _____
Net Draw Amount (Amount of Check):	\$ _____

A holdback as seen above will be retained from the lien release amount until issuance of the Final Release Notice of all construction categories, and the final title policy.

The total of all changes for, and in connection with, all such services, labor and/or materials performed or furnished by Contractor will be paid in full to Contractor upon receipt of completed lien waiver and any other required documentation . Affiant, as Contractor or as an officer, agent, or representative of Contractor, hereby acknowledges complete satisfaction of and forever waives and releases all claims of every kind against Borrower or the property referred to above or any other property of Borrower, including, but not limited to all liens and claims of liens, that Contractor may have as a result of or in connection with the performance or furnishing of such services, labor and/or materials upon receipt of payment.

Affiant, as Contractor or as an officer, agent or representative of Contractor, further represent and warrants that (a) Contractor has not assigned and will not assign any claim for payment or any right to perfect a lien against said property, (b) all persons or entities who furnished services, labor or materials to Contractor in connection with the Work have been paid all amounts to which they have or may become entitled therefore, and (c) Contractor's portion of the Work is fully completed in accordance with the final plans and specifications therefore.

Affiant, as Contractor or as an officer, agent or representative of Contractor, hereby agrees unconditionally to indemnify Borrower and hold Borrower harmless from and against all liability, loss, cost, or expense (including, but not limited to, attorneys' fees) now or hereafter incurred, paid, or suffered by or asserted against Borrower or any of Borrower's property because of any claim or action by Contractor with respect to the claims, liens, and rights herein waived and released or arising out of any breach or untruth of any warranty or representation herein made.

Affiant represents that Affiant is duly authorized to execute this document on behalf of Contractor.

All of the provisions of this document shall bind Affiant, Contractor, and their heirs, legal representatives, successors, and assigns, and shall inure to the benefit of Borrower and Borrower's heirs, legal representatives, successors, assigns and sureties.

Date: \_\_\_\_\_

Contractor: \_\_\_\_\_ (Print Name Of Company)

\_\_\_\_\_ (Title of Signer)

\_\_\_\_\_ (Signature)

*Note: Contractor's signature is required unless the borrower(s) is/are acting as his/her/their own Contractor.*



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## Notice To Contractor

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*There are no funds available for up-front start up costs.*

*This loan is in a mortgage program with set program requirements that must be followed.*

*All funds are disbursed after work has been completed in a workmanlike fashion and signed off on by the inspector.*

*All funds are released if work is completed as per the work write-up*

*Do not complete work unless outlined in the specification of repairs form (work write-up).*

*There will be no funds for changes unless approved by the Lender first.*

*All disbursements will be less a 10% holdback.*

*All disbursements will be made by two party checks to the contractor and borrower/homeowner.*

*All contractors must:*

- Complete the enclosed Homeowner/Contractor Agreement*
- Attach a copy of your state business license or proof contractor by trade*
- Complete the enclosed W-9 form*
- Attach a copy of your insurance binder showing general liability and workers compensation if you have employees*

*By signing this form you are acknowledging and agreeing to the above stated items. This notice does not supersede the Homeowner/Contractor Agreement.*

Compass Construction LLC  
*Contractor's Company Name*

(720) 339-7213  
*Contractor's Phone Number*

\_\_\_\_\_  
*Contractor's Signature*

\_\_\_\_\_  
*Print Contractor's Name*



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## Notice To Contractor

---

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*All contractors must:*

- Complete the enclosed Homeowner/Contractor Agreement*
- Attach a copy of your state business license or proof contractor by trade*
- Complete the enclosed W-9 form*
- Attach a copy of your insurance binder showing general liability and workers compensation if you have employees*

*By signing this form you are acknowledging and agreeing to the above stated items. This notice does not supersede the Homeowner/Contractor Agreement.*

Williams Builders C.M.

*Contractor's Company Name*

(303) 433-1608

*Contractor's Phone Number*

*Contractor's Signature*

*Print Contractor's Name*



# PERMITS AND/OR CERTIFICATIONS REQUIRED

Inspection Date: 10/5/04

Borrowers Name: Jane Johnson

Loan No. 3665451

Property Address: 7802 Any St.  
Any Town, US. 55555

Permit(s) are required to begin work on the repairs outlined in the Specification of Repairs (Work Write up). Copies of the permit MUST BE ATTACHED to the first draw request for renovation funds to be disbursed.

Certification(s) are required after work has been completed. Copies of the certifications MUST BE ATTACHED to the final draw request for renovation funds to be disbursed.

PLEASE CHECK ALL OF THE APPROPRIATE BOXES THAT APPLY FOR THE PROJECT ON THE ABOVE REFERENCED LOAN:

Permit Required Prior To First Draw	Certification Required After Work Complete	
<input checked="" type="checkbox"/>	General Building Permit	<input type="checkbox"/>
<input type="checkbox"/>	HVAC	<input type="checkbox"/>
<input type="checkbox"/>	Roofing	<input type="checkbox"/>
<input type="checkbox"/>	Well	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Electrical	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Plumbing	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Septic	<input type="checkbox"/>
<input type="checkbox"/>	Lead Asbestos	<input type="checkbox"/>
<input type="checkbox"/>	Termite (Clearance)	<input type="checkbox"/>
<input type="checkbox"/>	Other:	<input type="checkbox"/>
<input type="checkbox"/>	Not Required for the Project	<input type="checkbox"/>

\_\_\_\_\_  
Consultant's Signature

\_\_\_\_\_  
Date

**Larry D. Madison**

\_\_\_\_\_  
Consultant Printed Name

.....

**BORROWER(S) CERTIFICATION:**

I (We) understand that I (We) am responsible for obtaining the required permits and city/local building authority inspections for the above items., and that no monies will be released from the rehab escrow account for the items requiring permits until I have provided a copy of the draw request documentation

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Contractor's Signature

\_\_\_\_\_  
Date

# Balances & Totals Summary Report

**Date**

6/24/10

**Inspection Date**

10/5/04

**Applicant**

**Jane Johnson**

7802 Any St.  
Any Town, US. 55555

**Consultants File Number**

J.Johnson

**FHA Case Number**

**Lenders Loan Number**

3665451

## Total Construction Funds

<u>Escrow</u>	+	<u>Calculated Contingency</u>	=	<u>Total Funds</u>
\$50,020.00		\$5,002.00		\$55,022.00

## Tax/Margin Total

<u>Tax/Margin Rate</u>	<u>Total Tax/Margin</u>
0.00%	\$0.00

## Activities

### Draws Requested & Inspector's Draw Fees

<u>Request Date</u>	<u>Draw No.</u>	<u>Draws Requested</u>	<u>Inspection Draw Fee</u>	<u>Mileage</u>	<u>Total Draw Fees</u>
5/12/10	1	\$2,607.50	\$150.00	\$100.00	\$250.00
5/29/10	2	\$900.00	\$150.00	\$100.00	\$250.00
6/10/10	3	\$0.00	\$150.00	\$100.00	\$250.00
<b>Totals:</b>	<b>3</b>	<b>\$3,507.50</b>	<b>\$450.00</b>	<b>\$300.00</b>	<b>\$750.00</b>
	<b>Holdback:</b>	<b>\$350.75</b>			

### Draw Request Balances

<u>Escrow</u>	-	<u>Draw Requests</u>	=	<u>Balance</u>
\$50,020.00		\$3,507.50		\$46,512.50

### Change Orders

### Contingency Fund Balances

<u>Escrow</u>	X	<u>Contingency Fund %</u>	=	<u>Calculated Contingency</u>
\$50,020.00		10%		\$5,002.00

<u>Calculated Contingency</u>	+	<u>Change Order Bal.</u>	=	<u>Balance</u>
\$5,002.00		\$0.00		\$5,002.00

## Construction Funds Remaining Summary

Remaining Construction Fund (Escrow less Draws)

\$46,512.50

Remaining In Contingency Fund

\$5,002.00