

HUD 203k Work Write-Up

Consultant's Report

Prepared By

Wise Move Home Inspections, Inc.

2120 NE 31st Street
Lighthouse Point
FL 33064

(954) 946-2737

cpennick@wisemovehomeinspection.com



Inspection Date

5/5/2013

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

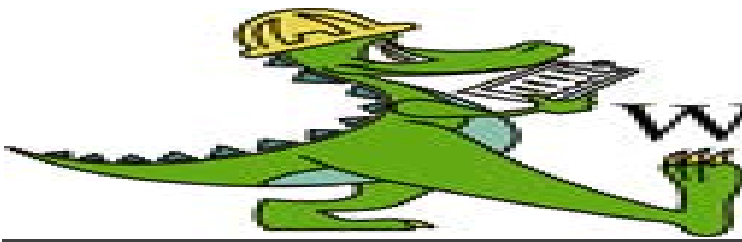
Lender: AnBank

Address:

Phone:

Loan Officer: Joe Sample

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



Feasibility Analysis

This Report is a preliminary evaluation only. It should be used to determine the desirability of continuing with the 203k Process or as a tool for a borrower seeking to use the Streamlined 203k loan. It is NOT to be considered as a completed Specification of Repairs (SOR) work write up and should not be used for underwriting or appraisal purposes.

Items listed below may change on further inspection, applicant's requests or contractor evaluation. If desired, contact FHA 203k consultant to prepare a final SOR.

Inspection Date: 5/5/2013 Consultant's Job No: J.Johnson Consultant: Carl Pennick

Applicant
Jane Johnson
(555) 555-5555

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

Lender: AnBank

Construction Item

1. Masonry **Feasibility Total:** \$4,300.00

Block Lintel--Custom Level: R Material Unit: EA Labor Unit: CF Hours: 0
Location: Attic Details:

Block Pier--Custom Level: M Material Unit: LF Labor Unit: EA Hours: 0
Location: Attic Details:

Owner Contractor Subcontractor

Tuck point all necessary joints in walls and foundation.
Rebuild failing portions of porch skirt.
Mortar joints to match that of existing masonry.

3. Gutters/Downspouts **Feasibility Total:** \$750.00

Replace bad gutters & downspouts. Level: M Material Unit: Labor Unit: LF Hours: 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.
Gutter sealant will be used on all connections to corners, downspout outlets, and endpieces.
Down spouts will be anchored to walls in at least 3 places with tail pieces diverting water from base of building not less than 3 feet.
On existing building:
Cleanout gutter and downspouts of debris and plants.

4. Roof **Feasibility Total:** \$1,800.00

Add a new layer of shingles Level: D Material Unit: Labor Unit: SF Hours: 0
Location: Exterior Details:

Owner Contractor Subcontractor

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

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6. Exteriors Feasibility Total: **\$1,250.00**

Power Wash Level: D Material Unit: _____ Labor Unit: EA Hours: 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 Material Unit: _____ Labor Unit: EA Hours: 0

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

All Exposed Wood Level: M Material Unit: _____ Labor Unit: EA Hours: 0

Location: 0 Details:

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 Feasibility Total: **\$450.00**

Concrete--General Requirement Level: R Material Unit: _____ Labor Unit: EA Hours: 0

Location: Front Entrance Details: Hours to Complete - 3

Owner Contractor Subcontractor

Walks will have a broom texture finish.

9. Painting (Ext.) Feasibility Total: **\$1,600.00**

Scrape, sand smooth and paint a min 2 coats of good quality paint at all exterior woodwork and metal. Level: M Material Unit: _____ Labor Unit: EA Hours: 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 Feasibility Total: **\$225.00**

Caulk all windows and door frames. Level: M Material Unit: _____ Labor Unit: EA Hours: 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 Feasibility Total: **\$310.00**

Repair and paint wrought iron fence Level: D Material Unit: _____ Labor Unit: EA Hours: 0

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

Owner Contractor Subcontractor

Repair & Paint fencing.

12. Grading/Landscaping Feasibility Total: **\$200.00**

Trim all existing growth, clean yard, fence line, trees etc. Level: M Material Unit: _____ Labor Unit: EA Hours: 0

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

Owner Contractor Subcontractor

Cut shrubs & Trees back off the house.

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13. Windows

Feasibility Total: \$2,200.00

Install new windows Level: M Material Unit: _____ Labor Unit: EA Hours: 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.)

Feasibility Total: \$525.00

Install new sliding glass doors Level: M Material Unit: _____ Labor Unit: EA Hours: 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.)

Feasibility Total: \$800.00

Interior Doors Level: D Material Unit: _____ Labor Unit: EA Hours: 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

Feasibility Total: \$1,000.00

Framing of new walls and partitions Level: D Material Unit: _____ Labor Unit: EA Hours: 0

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

Beam--Custom Level: D Material Unit: _____ Labor Unit: EA Hours: 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.

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18. Plaster/Drywall

Feasibility Total: \$2,500.00

Drywall: Install new board, mud and tape Level: D Material Unit: _____ Labor Unit: EA Hours: 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

Feasibility Total: \$1,500.00

Paint Level: M Material Unit: _____ Labor Unit: EA Hours: 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

Feasibility Total: \$225.00

Paint and repair any damaged areas Level: M Material Unit: _____ Labor Unit: EA Hours: 0

Location: Entire House Details: Hours to Complete - 2, Repair all existing closet areas

Owner Contractor Subcontractor

Repair all existing closet areas

24. Finished Floors

Feasibility Total: \$1,250.00

Install vinyl flooring Level: M Material Unit: _____ Labor Unit: EA Hours: 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

Feasibility Total: \$3,000.00

Bathroom fixtures and accessories Level: D Material Unit: _____ Labor Unit: EA Hours: 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.

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27. Plumbing

Feasibility Total: \$1,825.00

Install 30 gal. (min) glass lined gas hot water heater (52 gal. if electric) Level: M Material Unit: _____ Labor Unit: EA Hours: 0

Location: Interior Details: install new h20 heater

Install all new plumbing to kitchen laundry and baths Level: M Material Unit: _____ Labor Unit: EA Hours: 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.
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

Feasibility Total: \$4,000.00

Upgrade electrical system Level: M Material Unit: _____ Labor Unit: EA Hours: 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 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.

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29. Heating

Feasibility Total: \$4,500.00

Install new heat pump systems Level: M Material Unit: _____ Labor Unit: EA Hours: 0

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

Remove old hot water heater system completely Level: D Material Unit: _____ Labor Unit: Ea Hours: 0

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

Owner Contractor Subcontractor Remove existing water heaters

31. Cabinetry

Feasibility Total: \$2,000.00

Repair cabinets & countertops Level: M Material Unit: _____ Labor Unit: EA Hours: 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

Feasibility Total: \$4,000.00

Kitchen appliances Level: M Material Unit: _____ Labor Unit: EA Hours: 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

Feasibility Total: \$560.00

Cleanup Level: M Material Unit: _____ Labor Unit: EA Hours: 0

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

Owner Contractor Subcontractor

35. Miscellaneous

Feasibility Total: \$500.00

Clean up Level: M Material Unit: _____ Labor Unit: EA Hours: 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

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Feasibility Totals

Construction Item Totals	
1. Masonry	4,300.00
2. Siding	0.00
3. Gutters/Downspouts	750.00
4. Roof	1,800.00
5. Shutters	0.00
6. Exteriors	1,250.00
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	1,000.00
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	0.00
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	4,500.00
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:	\$41,270.00

Allowable Fees & Feasibility Totals		
Construction Costs Subtotal :		
ALLOWABLE FEES		
	Note	Fee
Mileage	Mileage - 100 miles	\$190.00
Draw Fee	All Draws	\$750.00
Allowable Fees Total :		\$940.00
Contingency Reserve:		10%
		\$4,127.00
Grand Total:		

Borrower's Acceptance: _____

Date: _____

Consultant:  _____ **Carl Pennick**

Date: 9/10/2013

Feasibility Analysis

This Report is for Feasibility purposes only and is not for the purpose nor intended as a complete Specification of Repairs work write up. Items listed below may change on further inspection, applicant's requests & complete Specification of Repair work up.

Wise Move Home Inspections, Inc.

2120 NE 31st Street
Lighthouse Point
FL 33064

Phone: (954) 946-2737

Fax: (954) 946-2737

Loan Type: Conventional

Consultant: Carl Pennick

Consultant's ID No: A1005

Email: pennick@wisemovehomeinspection.cc

Inspection Date: 10/5/2004

Consultant's File No.: J.Johnson

Borrower: Jane Johnson

Lender: Bank of America

Loan Originator: Joe Sample

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

Address:

Loan Originator Phone: (555) 555-5555

Phone: (555) 555-5555

Feasibility Construction Item Information

1. Masonry	0.00
2. Siding	0.00
3. Gutters/Downspouts	0.00
4. Roof	0.00
5. Shutters	0.00
6. Exteriors	0.00
7. Walks	0.00
8. Driveways	0.00
9. Painting (Ext.)	0.00
10. Caulking	0.00
11. Fencing	0.00
12. Grading/Landscaping	0.00
13. Windows	0.00
14. Weatherstrip	0.00
15. Doors (Ext.)	0.00
16. Doors (Int.)	0.00
17. Partition Wall	0.00

Inspection Date: 10/5/2004

Consultant's File No.: J.Johnson

Borrower: Jane Johnson

Lender: Bank of America

Loan Originator: Joe Sample

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

Address:

Loan Originator Phone: (555) 555-5555

Phone: (555) 555-5555

18. Plaster/Drywall	0.00
19. Decorating	0.00
20. Wood Trim	0.00
21. Stairs	0.00
22. Closets	0.00
23. Wood Floors	0.00
24. Finished Floors	0.00
25. Ceramic Tile	0.00
26. Bath Accessories	0.00
27. Plumbing	0.00
28. Electrical	0.00
29. Heating	0.00
30. Insulation	0.00
31. Cabinetry	0.00
32. Appliances	0.00
33. Basements	0.00
34. Cleanup	0.00
35. Miscellaneous	0.00

Inspection Date: 10/5/2004

Consultant's File No.: J.Johnson

Borrower: Jane Johnson

Lender: Bank of America

Loan Originator: Joe Sample

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

Address:

Loan Originator Phone: (555) 555-5555

Phone: (555) 555-5555

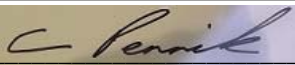
Feasibility Construction Item Totals

1. Masonry	\$0.00
2. Siding	\$0.00
3. Gutters/Downspouts	\$0.00
4. Roof	\$0.00
5. Shutters	\$0.00
6. Exteriors	\$0.00
7. Walks	\$0.00
8. Driveways	\$0.00
9. Painting (Ext.)	\$0.00
10. Caulking	\$0.00
11. Fencing	\$0.00
12. Grading/Landscaping	\$0.00
13. Windows	\$0.00
14. Weatherstrip	\$0.00
15. Doors (Ext.)	\$0.00
16. Doors (Int.)	\$0.00
17. Partition Wall	\$0.00
18. Plaster/Drywall	\$0.00
19. Decorating	\$0.00
20. Wood Trim	\$0.00
21. Stairs	\$0.00
22. Closets	\$0.00
23. Wood Floors	\$0.00
24. Finished Floors	\$0.00
25. Ceramic Tile	\$0.00
26. Bath Accessories	\$0.00
27. Plumbing	\$0.00
28. Electrical	\$0.00
29. Heating	\$0.00
30. Insulation	\$0.00
31. Cabinetry	\$0.00
32. Appliances	\$0.00
33. Basements	\$0.00
34. Cleanup	\$0.00
35. Miscellaneous	\$0.00
Construction Cost Subtotal:	\$0.00

Allowable Fees & Recap Totals

Construction Costs Subtotal :		\$0.00
ALLOWABLE FEES		
Note		Fee
Mileage	Mileage - 100 miles	\$190.00
Draw Fee	All Draws	\$750.00
Allowable Fees Total :		\$940.00
Contingency Reserve:	10%	\$0.00
Grand Total:		\$940.00

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Consultant/Plan Reviwer: 
Carl Pennick A1005

Date: 6/3/2013



Minimum Property Standards

Applicant's Information

Jane Johnson		
<u>Address</u> 7802 Any St. Any Town, US. 55555		
<u>Property Address</u> 7802 Any St. Any Town, US. 55555		
<u>Applicants Phone</u> (555) 555-5555	<u>Cell Phone</u> (555) 555-5555	<u>Office Phone</u> (555) 555-5555
<u>Email</u> Jane@email.com		

Inspection Date

5/5/2013

Loan Type

HUD 203k

Lender Information

AnBank		
<u>Loan Originator</u> Joe Sample	<u>Phone</u> (555) 555-5555	<u>Ext:</u> 543
<u>Cell</u> (555) 555-5555	<u>Fax</u> (444) 444-4444	
<u>Email</u> Joe@email.com		

Property Picture



Minimum Property Standards

Inspection Conditions	Property Details		
Weather Temp.: <u>89</u>	Owner Occupied <input checked="" type="checkbox"/>	Number of Units <u>1</u>	Units At Completion <u>1</u>
Weather Conditions <u>Sunny</u>	Investor/Builder <input type="checkbox"/>	Number Of Stories <u>0</u>	Number Of Dwellings <u>1</u>
Inhabited <u>Occupied</u>	Age of Dwelling: <u>47</u>	Lot Size: <u>5,089</u>	Building Size: <u>1,428</u>
	Construction Type: <u>masonry</u>		
# Electric Services: <u>1</u> Electric On	Water Type: <u>Water On</u>	Residential/Commercial : <u>Residential</u>	
Total Elec. Amps: <u>200</u> <input checked="" type="checkbox"/>	Public <input type="checkbox"/>	Number of Commercial Units: <u>0</u>	
		Commercial % Space <u> </u>	
Gas Ownership: <u>NA</u> Is Public Gas Available: <u>No</u>	Sewer Type <u>Public</u>		
Gas On <input type="checkbox"/> # of Gas Services <u>0</u> Comments: Place Comment Here			

1. Does this property appear to be singly marketable? Yes
2. If property is constructed on a property line, is it separated from the adjoining building by a wall extending the full height of the building from foundation to roof? N/A
3. Does adequate space between buildings exist to permit maintenance of exterior walls? Yes
4. Can living units be maintained without trespassing onto adjacent property? Yes
5. Are utilities independent in each living unit? Yes
6. Do Units have a separate utility shut off? Yes
7. Are there shared baths or kitchens between units? N/A
8. Each living unit has:

A. Continuous, Safe, Potable Water: <u>Yes</u>	D. Domestic hot water: <u>Yes</u>
B. Safe sanitary sewage disposal: <u>Yes</u>	E. Electricity in each unit: <u>Yes</u>
C. Adequate, healthful, comfortable & heated living Environment: <u>Yes</u>	
9. Does property have individual water supply & sewage disposal systems? Yes Individual Yes Public

A. Does water meet health authority requirements? <u>Yes</u>	B. Safe sanitary sewage disposal as required by public health authority? <u>Yes</u>
C. Is public, water and/or sewage connection feasible? <u>Yes</u>	
10. Units will be used for? Residential Yes Non-Residential No

A. Is non-residential use subordinate to residential use? <u>N/A</u>	B. Is non-residential usage greater than 25% (1 to 4 story dwelling)? <u>N/A</u>
C. If dwellings are detached , NOT greater than 49% (2 story dwelling)? <u>N/A</u>	
11. Regarding property access:

A. Is access safe & adequate for pedestrian or vehicles from Public or Private Street? <u>Yes</u>	B. Do streets have all weather surface? <u>Yes</u>
C. Are private streets protected by permanent easement & maintained by private or public agreements? <u>Yes</u>	
11. Regarding property access: (Cont.)

D. Are living units freely accessible? (Independent accessibility): <u>Yes</u>
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Minimum Property Standards

E. Is access to rear yard freely accessible? (Independent accessibility): Yes

12. Does the property have apparent defective conditions requiring remedy? _____

A. Defective Construction? No _____

B. Poor construction workmanship? No _____

C. Evidence of continual settling? No _____

D. Excessive dampness: No _____

E. Leakage: No _____

F. Decay: No _____

G. Termites: No _____

H. Other Conditions: _____

13. Does each living unit have suitable living, sleeping, cooking, dining, accommodations & sanitary facilities? Yes

14. Does the property have apparent defective conditions requiring remedy?

A. HVAC: Repairs/replace required

B. Plumbing: Repairs required

C. Electrical: Yes electrical system needs updating,

D. Smoke Detectors: New smoke detectors required

15. Attic Is:

A. Accessible: Yes _____

B. Natural Ventilated: Yes _____

C. Adequately Insulated: Insulation required _____

16. Crawl Space: No _____

A. Adequate Access To Crawl Space: N/A _____

B. Crawl Space Ventilated: N/A _____

C. Access to maintain plumbing: N/A _____

D. Is crawl space clear of debris and/or defects. (no vapor barrier): N/A _____

17. Dwelling walls & landscape properly graded: Yes _____

18. Is property free of hazards: Yes _____

Minimum Property Standards

Foundation, Basement & Structural

Foundation Type Slab

Foundation Material Block

Foundation Notes

Siding Information

Siding Wall Type Masonry

Siding Material Stucco

Roof Information

Roof Type Gabled

Roof Notes

Materials Clay tile/ Rolled

Number Of Layers One Layer

Gutters None

Roof Attic Ventilation Soffit Vents

Roof Attic Access Method

Plumbing Information

Water Public

Water Notes

Sewer/Waste Disposal Public

Sewer/Waste Disposal Notes

Public Water Available Yes

Public Septic Available Yes

Water Piping Type Copper

Sewer/Waste Piping Type Cast Iron

Hot Water Heater Yes

Hot Water Heater Capacity 50

Plumbing Notes

Electrical Information

Minimum Property Standards

Number of Services	<u>1</u>	
Main Service Capacity	<u>110/220 Volts</u>	<u>Amps</u> <u>200</u>
Service Entry Conductor Type	<u>Aluminum</u>	
Location Of Main Panel		<u>Garage</u>
Location Of Outside Panel		<u>Overhead</u>
Outside Panel Seal Intact	<input checked="" type="checkbox"/>	
Weatherproofing Of Service Entrance	<u>Satisfactory</u>	
Panel Box Type	<u>Breakers/Fuses</u>	
Additional Spaces Available	<u>No</u>	
Number Of Disconnections To Cut Power	<u>1</u>	
House Wiring	<u>Copper</u>	
Receptacles	<u>Grounded</u>	
Electrical Polarity	<u>Satisfactory</u>	
Electrical Ground Fault Circuit Interrupters	<u>No</u>	
Electrical Operating	<u>Yes</u>	
Electrical Location Of Distribution & Sub Panels	<u>ght side of house / laundry room</u>	
Distribution Of Receptacles		<u>Adequate</u>

Minimum Property Standards

Additional Certifications/Inspections Required & Recommended

Wood Boring Insects:

Yes, recommend termite inspection

Private Septic:

NA

Private Well:

Na

Radon Gas:

NA

Lead Paint:

No

Plumbing:

No

Heating:

No

Electrical:

No

Underground Storage Tank:

NA

Structual Engineer:

No

Other:

No

Other:

NA

Minimum Property Standards

The 203(k) Home Inspection is performed to identify those items that are obviously, visually, readily observable and required for a property to comply with HUD's Minimum Property Standards as designed in Handbook 4905.1 and subsequent Mortgage Letters.

Unless otherwise indicated by the consultant, this inspection is expressly NOT A SUBSTITUTE FOR A COMPREHENSIVE HOME INSPECTION OR CERTIFICATION BY A LICENSED PROFESSIONAL. Unless the consultant is not a properly certified/licensed home inspector, this inspection is not subject to the standards and practices or other rules and regulations in states that require home inspectors to be licensed.

If the consultant IS a properly qualified home inspector, the consumer may wish to request that the above RECOMMENDED inspection be performed to further protect their interests in addition to the services performed as required for a 203(k) Inspection.

Inspector Signature: _____



Date: _____ 9/10/2013

Carl Pennick

ID No.:

A1005

Mandatory Repair Items

Jane Johnson

Items are required by the consultant and "must" be completed as part of the overall work as required by HUD.

Appliances

Kitchen appliances	\$4,000.00
	\$4,000.00

Cabinetry

Repair cabinets & countertops	\$2,000.00
	\$2,000.00

Caulking

Caulk all windows and door frames.	\$225.00
	\$225.00

Cleanup

Cleanup	\$560.00
	\$560.00

Closets

Paint and repair any damaged areas	\$225.00
	\$225.00

Decorating

Paint	\$1,500.00
	\$1,500.00

Doors (Ext.)

Install new sliding glass doors	\$525.00
	\$525.00

Electrical

Upgrade electrical system	\$4,000.00
	\$4,000.00

Exteriors

Provide a structurally sound porch floor, property finished.	\$800.00
All Exposed Wood	\$0.00
	\$800.00

Finished Floors

Install vinyl flooring	\$1,250.00
	\$1,250.00

Grading/Landscaping

Trim all existing growth, clean yard, fence line, trees etc.	\$200.00
	\$200.00

Gutters/Downspouts

Replace bad gutters & downspouts.	\$750.00
	\$750.00

Mandatory Repair Items

Jane Johnson

Items are required by the consultant and "must" be completed as part of the overall work as required by HUD.

Heating

Install new heat pump systems \$4,500.00

\$4,500.00

Masonry

Block Pier--Custom \$1,100.00

\$1,100.00

Miscellaneous

Clean up \$500.00

\$500.00

Painting (Ext.)

Scrape, sand smooth and paint a min 2 coats of good quality paint at all exterior woodwork and metal. \$1,600.00

\$1,600.00

Plumbing

Install 30 gal. (min) glass lined gas hot water heater \$325.00
(52 gal. if electric)

Install all new plumbing to kitchen laundry and baths \$1,500.00

\$1,825.00

Windows

Install new windows \$2,200.00

\$2,200.00

Grand Total: \$27,760.00

Inspection Date

10/5/2004

Final Work Write Up Summary

Wise Move Home Inspections, Inc.

(954) 946-2737

Inspector & ID Number

Carl Pennick A1005

Applicant/Property Address

Jane Johnson

7802 Any St.
Any Town, US. 55555

Lender & Loan Number

Bank of America 3665451

FHA Case Number

Construction Item	Materials		Total	Tax or		Grand Total	Completion		
	Labor	or Lump Sum		Margin %	Tax/Margin		Hours	Draw Number	Draw Total
1. Masonry	2,200.00	2,100.00	4,300.00	0.00%	0.00	4,300.00	0.0	1, 2	\$2,625.00
2. Siding	0.00	0.00	0.00						
3. Gutters/Downspouts	350.00	400.00	750.00	0.00%	0.00	750.00			
4. Roof	900.00	900.00	1,800.00	0.00%	0.00	1,800.00	15.0		
5. Shutters	0.00	0.00	0.00						
6. Exteriors	700.00	550.00	1,250.00	0.00%	0.00	1,250.00	0.0		
7. Walks	300.00	150.00	450.00	0.00%	0.00	450.00	0.0	1, 2	\$360.00
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	0.0		
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			
12. Grading/Landscaping	150.00	50.00	200.00	0.00%	0.00	200.00			
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			
17. Partition Wall	400.00	600.00	1,000.00	0.00%	0.00	1,000.00			
18. Plaster/Drywall	1,500.00	1,000.00	2,500.00	0.00%	0.00	2,500.00	0.0		
19. Decorating	1,000.00	500.00	1,500.00	0.00%	0.00	1,500.00			
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			
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			
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		2	\$800.00
33. Basements	0.00	0.00	0.00						
34. Cleanup	500.00	60.00	560.00	0.00%	0.00	560.00			
35. Miscellaneous	500.00	0.00	500.00	0.00%	0.00	500.00	10.0		

### Contingency Reserve:	\$4,382.00	+	Total Estimate:	\$43,820.00	=	Total Loan Estimate :	\$48,202.00	Draw Request Subtotal:	\$3,785.00
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Total Completion Hours: 25.0

Property Address:

7802 Any St Any Town, 55555



Tile roof



Damaged roof tiles



Replace flat roof



Replace AC system



Update kitchen



Update outlets

Property Address:

7802 Any St Any Town, 55555



Replace fuses for breakers