



## MJS PROPERTY INSPECTIONS, INC.

P.O. Box 1011  
Plainfield, IL 60544-1011  
Phone: (847) 417-3227  
Fax: (815) 327-3482  
[www.mjsinspections.com](http://www.mjsinspections.com)

October 23, 2023

Lamaria Jones  
1305 Post Road  
Aurora, IL 60506-1321

Re: 1731 Greene Court  
Aurora, IL

Dear Ms. Jones:

At your request, a 203(k) walk-through was performed at the above referenced property on October 21, 2023. Enclosed with this letter are the architectural documents necessary for you to proceed with your 203(k) financing. The complete package of original documents has also been sent to your mortgage company so that they can continue processing your loan application. You will note that there are spaces on the documents that require your signature and the signature of your contractor.

In addition to signing the last page of the work write-up, your lender will require the following information:

- Contractor's license
- Contractor's proof of insurance

Your attention is directed to your copy of the Consultant Agreement. It more specifically explains the scope of the inspection and the limit of our liability in performing this inspection. The Standards of Practice and Code of Ethics of the National Association of Home Inspectors (NAHI®) prohibits us from making any repairs or referring any contractors. We are not associated with any other party to the transaction of this property.

The information provided in this report is solely for your use. We will not release a copy of this report without your written consent.

Thank you for selecting our company. We appreciate the opportunity to be of service. Should you have any questions about the general condition of the house in the future, we would be happy to answer these. There is no fee for this telephone consulting. Our fees are based on a single visit to the property. If additional visits or services (such as changes to the work write-up) are required for any reason, additional fees may be assessed.

Sincerely,

Michael J. Savage



HUD-Certified FHA 203(k) Consultant/Plan Reviewer/Inspector • Member, FHA Fee Panel • Licensed/Certified Termite Inspector • Member, National Association Of Home Inspectors • Certified Real Estate Inspector • Licensed Roofing Contractor





# MJS Property Inspections, Inc.

*"Your Friend In The Business"*

# INVOICE

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**INVOICE #**  
**DATE:**


30934  
10/21/23

## CLIENT

Alameda Mortgage Corp.  
1284 W. Northwest Highway  
Palatine, IL 60067-1897

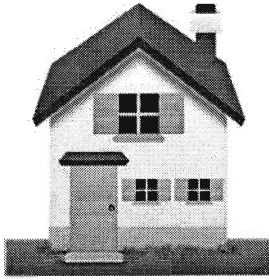
## FOR SERVICE AT

Lamaria Jones  
1731 Greene Court  
Aurora, IL 60506-4311

DESCRIPTION	QUAN.	RATE	AMOUNT
Renovation Consulting	1	\$650.00	\$650.00
Check #3501 • 10/21/23	1	-\$650.00	-\$650.00
<b>THANKS!</b>			
			
<b>BALANCE DUE</b>			<b>\$0.00</b>

- Please make all checks payable to **MJS Property Inspections, Inc.**
- There is a \$25.00 charge for all checks returned for any reason.
- Any unpaid balances are charged at the rate of 1.5% per month after 30 days of the date of the inspection
- Any and all collection costs shall be the responsibility of the Client.

**THANK YOU FOR YOUR BUSINESS!**



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### 203(k) CONSULTANT REHABILITATION SERVICES AND CONSTRUCTION SERVICES AGREEMENT

This agreement is made this **October 19, 2023**, between **Lamaria Jones**, (Client(s)) and MJS Inspections, Inc., (Consultant). The Client hereby desires, without coercion or duress, to engage the Consultant to perform services pertinent to the implementation of HUD's Section 203(k) Rehabilitation Mortgage Insurance Program as it pertains to the Property at:

**1731 Greene Court, Aurora, IL**

#### It is mutually understood and agreed to as follows:

- 1. INITIAL WALK-THROUGH AND FEASIBILITY STUDY.** The Consultant will accompany the Client (or the Client's agent and/or contractor) during a walk-through of the property, during which the property will be initially analyzed for compliance with the 203(k) Rehabilitation Mortgage Insurance Program. The Consultant will recommend repairs and modifications that, in the Consultant's opinion, will be necessary to comply with the 203(k) program requirements. The Consultant will assist the Client with the preparation of the Specification of Repairs form that describes the proposed rehabilitation and identifies the line item work and costs and the HUD required form for the Draw Request. **Note: A Consultant's Inspection is not a "Home Inspection", as detailed in the included disclosure "For Your Protection Get a Home Inspection". Consultant is not acting as a Home Inspector.**  
Consultant is a HUD-approved FHA 203(k) Consultant. My role is to accompany you on a walk-through of the property and prepare a work write-up that specifies the type of repair and the cost of each work item to be used in an FHA 203(k) renovation loan. In my role as a Consultant on this project, I am not acting as a Home Inspector.  
FHA does not perform Home Inspections. Home Inspections give the buyer more detailed information about the overall condition of the home prior to purchase. This can include evaluating the physical condition and mechanical systems, identifying items that need to be repaired or replaced, etc. For details on a Home Inspection, please refer to form HUD-92564-CN. While Home Inspections are recommended, FHA does not require them.
- 2. WORK WRITE-UP AND DRAW REQUEST.** The Consultant will assure that the Specification of Repairs and the Draw Request are properly prepared and delivered to the lender in accordance with HUD requirements and according to "time is of the essence" principles. The Client and the Consultant are aware that on HUD-owned properties where the Client has been awarded the bid, that the architectural exhibits, the Specification of Repairs, and the Draw Request form should be delivered to the Lender within 15 calendar days from the award date of the bid. The Consultant shall assist the borrower by providing any and all exhibits required by the lender as licensed.
- 3. INSPECTIONS.** The Consultant will track, monitor, and review all inspections performed on the property prior to closing. This includes, but is not limited to, mechanical inspections, engineering inspections, termite inspections, and local government inspections. Client guarantees that the Consultant will be the exclusive firm employed to perform Draw Inspections that will occur after the closing of the loan.
- 4. AGREEMENT DURATION.** The Consultant will perform all services described herein, from the date of this agreement to the closing of the loan with the Lender. With the approval of the Lender, this agreement can be terminated with the mutual consent of the parties.
- 5. INDEMNIFICATION.** For work performed by the Consultant or contracted to third parties by the Consultant during this agreement, or after termination of this agreement, the Client agrees to indemnify, defend, and hold harmless the Consultant, or his/her employees, of and from all claims, actions, demands, damages, liability, and costs attendant to defending against the same brought or made for on account of any injuries or damages sustained by any person or persons or property, arising out of or occasioned by the acts of the Consultant, or his/her agents or employees. Michael J. Savage and MJS Inspections, Inc. shall not be held responsible for any additional work required after our initial inspection of the property. Michael J. Savage and MJS Inspections, Inc. will assume no liability over the amount invoiced in any case.
- 6. DEFAULT.** If the Client(s) fails to pay the monies due under this agreement, the Client will pay the Consultant's costs to collect the monies due under this agreement, including (but not limited to), its reasonable attorney's fees, expert witness fees, and costs of suit. The client consents to jurisdiction and venue for any suit concerning this agreement in Cook or DuPage County at the sole discretion of the Consultant.
- 7. DISPUTE RESOLUTION.** Client agrees that any claim, for negligence, breach of contract or otherwise, be made in writing and reported to Company within ten (10) business days of discovery. Client further agrees to allow Company the opportunity to re-inspect the claimed discrepancy, with the exception of emergency conditions, before Client or Client's agents, employees, or independent contractors repairs, replaces, alters, or modifies the claimed discrepancy. Client understands and agrees that any failure to notify Company as stated above shall

SEE PAGE 2



HUD-Certified FHA 203(k) Consultant/Plan Reviewer/Inspector • Member, FHA Fee Panel • Licensed/Certified Termite Inspector • Member, National Association Of Home Inspectors • Certified Real Estate Inspector • Licensed Roofing Contractor




**CONSTRUCTION SERVICES AGREEMENT**  
**(Page 2 of 2)**

constitute a waiver of any and all claims Client may have against Company. Any legal action must be brought within one (1) year from the date of the inspection. Failure to bring said action within one (1) year of the date of the inspection is a full and complete waiver of any rights, actions or causes of actions that may have arisen therefrom. Time is expressly of the essence herein. This time period may be shorter than otherwise provided for by law. Any dispute, controversy, interpretation or claim including claims for, but not limited to, breach of contract, any form of negligence, fraud, or misrepresentation arising out of, from or related to, this contract or arising out of, from or related to the under the Rules and Procedures of the Expedited Arbitration of Home Inspection Disputes of Construction Arbitration Services, Inc. The decision of the Arbitrator appointed thereunder shall be final and binding and judgement on the Award may be entered in any Court of competent jurisdiction.

- 8. INFORMATION RELEASE.** The Client herein understands and approves the release of all documentation relating to this agreement to other parties associated with the rehabilitation of the property and to all parties related to the funding aspect. Client grants permission to the Consultant to use photographs taken in connection with this consulting agreement in advertising and promotional material.
- 9. CLIENT'S ATTENDANCE.** The inspection service is conducted at the property. The physical on-site inspection of the property is a very valuable time of exchange of information between the Company and the Client. Any particular concern of the Client must be brought to the attention of the Company before the inspection begins. The written report will not substitute for Client's personal presence during the inspection. It is virtually impossible to fully profile any building with any reporting system. Unless Client attends and participates in the inspection process itself, the Client will have no chance of gaining all of the information that is offered. If Client does not attend the inspection or does not sign this Agreement at the time of the inspection, this Agreement becomes effective upon commencement of the Inspection.
- 10. 203(k) CONSULTANT'S CERTIFICATION.** I hereby certify that I have carefully inspected this property for compliance with the general acceptability requirements (including health and safety) in HUD's Minimum Property Requirements or Minimum Property Standards. 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 this property. I have no personal interest, present or prospective, in the 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, mortgagee, real estate agent, appraiser, plan reviewer, contractor, subcontractor or any party with a financial interest in the transaction. 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. **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).**
- 11. ADDITIONAL FEES AND PROVISIONS.** Additional fees may be charged for the following services:
- desired changes in the scope of work requiring a new Specification Of Repairs @ \$100.00 minimum
  - draw inspections @ \$325.00 each (minimum)
  - preparation of Change Orders @ \$100.00 each minimum
  - any additional inspections that may become necessary @ \$100.00 minimum
- 12. CONSULTANT FEE.** The undersigned have read, understood and accepted the terms and conditions of this Agreement and agree to pay a non-refundable fee of **\$650.00** for the services described above. There is a \$25.00 charge for any returned checks. Any unpaid balances are charged at the rate of 1.5% per month after 30 days of the date of the inspection. Any and all collection costs shall be the responsibility of the Client.

**IN WITNESS WHEREOF,** the parties hereto have caused this Agreement to be executed as of the day and year first above written.

  
\_\_\_\_\_  
**Client's Signature** (one signature binds all)

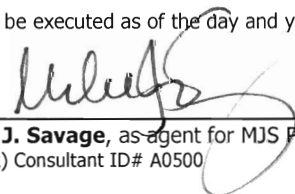
Lamaria Jones  
\_\_\_\_\_  
**Client's Name (please print)**

1305 Post Rd.  
\_\_\_\_\_  
**Client's Current Address**

Aurora, IL, 60506  
\_\_\_\_\_  
**Client's Current City, State, & Zip Code**

630-615-8668  
\_\_\_\_\_  
**Mobile Phone**

Lamaria.jones.11@yahoo.com  
\_\_\_\_\_  
**E-mail Address (Please Print Clearly)**

  
\_\_\_\_\_  
**Michael J. Savage**, as agent for MJS Property Inspections, Inc.  
FHA 203(k) Consultant ID# A0500

# CAUTION

U.S. Department of Housing  
and Urban Development  
Federal Housing Administration (FHA)



OMB Approval No: 2502-0538  
(exp. 07/31/2009)

## For Your Protection: Get a Home Inspection

### Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- ✓ Evaluate the physical condition: structure, construction, and mechanical systems;
- ✓ Identify items that need to be repaired or replaced; and
- ✓ Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

### Appraisals are Different from Home Inspections

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required to:

- ✓ Estimate the market value of a house;
- ✓ Make sure that the house meets FHA minimum property standards/requirements; and
- ✓ Make sure that the property is marketable.

### FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA can not give or lend you money for repairs, and FHA can not buy the home back from you. That is why it is so important for you, the buyer, to get an independent home inspection. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

### Radon Gas Testing

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236. As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

### Be an Informed Buyer

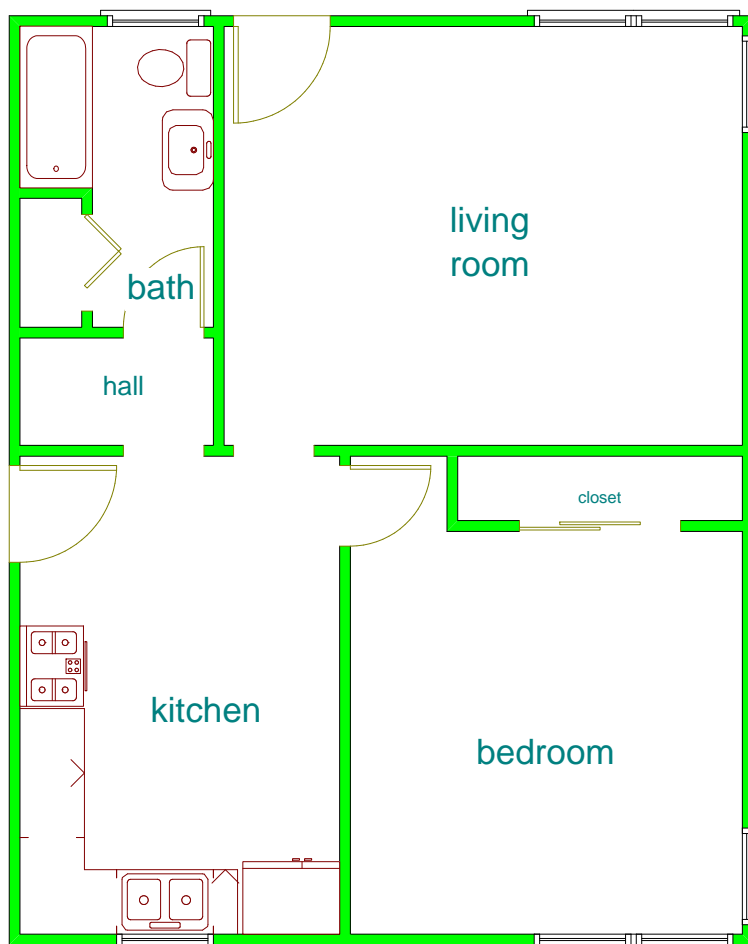
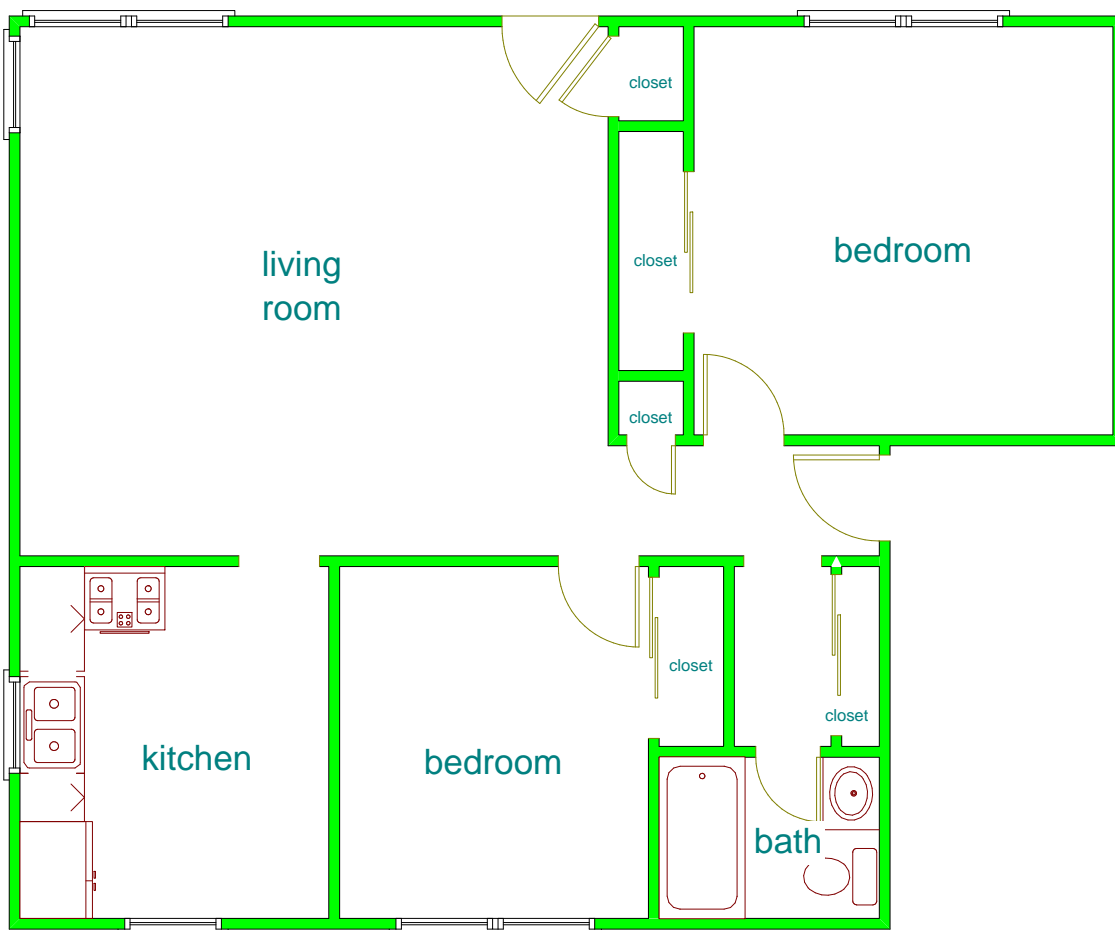
It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.



HUD-92564-CN (6/06)



# CAUTION



The Jones Residence  
 1731 Greene Court  
 Aurora, IL 60506

**Permits And/Or Certifications Required**

Date: **October 21, 2023**

Borrower Name: **Lamaria Jones**

Property Address: **1731 Greene Court, Aurora, IL 60506-4311**

Permit(s) are required to begin work on the repairs and improvements outlined in the Specification Of Repairs (Work Write-Up). Copies of all permits 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 certifications must be attached to the final draw request for renovation funds to be disbursed.

Permits Required	Certification Required After Work Completed
<input type="checkbox"/> Addition	<input type="checkbox"/>
<input checked="" type="checkbox"/> HVAC	<input type="checkbox"/>
<input type="checkbox"/> Roofing	<input type="checkbox"/>
<input type="checkbox"/> Well Inspection (Water Quality)	<input type="checkbox"/>
<input checked="" type="checkbox"/> Electrical Permit	<input type="checkbox"/>
<input type="checkbox"/> Plumbing Permit	<input type="checkbox"/>
<input type="checkbox"/> Septic Inspection	<input type="checkbox"/>
<input type="checkbox"/> 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 This Project	<input type="checkbox"/>



10/21/23

Consultant Signature & Date. Please note that, in accordance with FHA/HUD guidelines, the Consultant is providing a "best guess"/"good faith" estimate of permit requirements. Consultant has not performed any permit requirement verification with any city/local building authority.

**Borrower's Certification:**

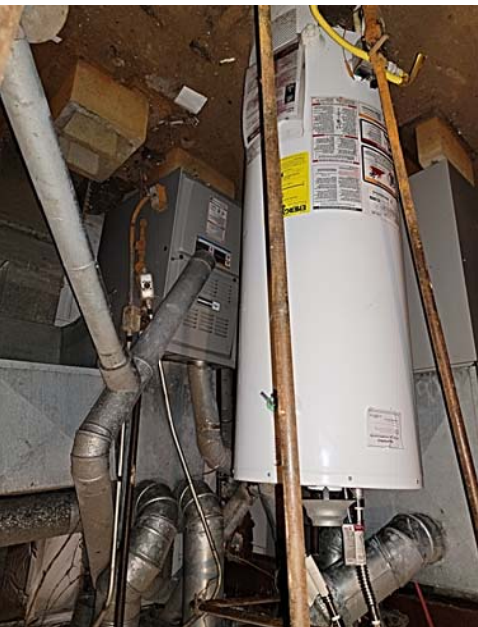
I/We understand that I/we am/are responsible for obtaining the required permits and city/local building authority inspections for the above items, and that no monies will be released from the rehabilitation escrow account for items requiring permits until I/we have provided a copy of the permit with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

\_\_\_\_\_  
Borrower Signature(s)

\_\_\_\_\_  
Contractor Signature







# Draw Request Section 203(k)

U.S. Department of Housing  
and Urban Development  
Office of Housing

OMB Approval No. 2502-0527 (exp. 07/31/2017)

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.

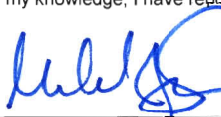
This information collection involves an expanded information requirement for lenders that originate and service Section 203(k) mortgages. The purpose of the information is to help mitigate program abuses. The expanded information focuses on the loan origination process and requires increased documentation 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 to obtain benefits 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: Lamaria Jones 1731 Greene Court Aurora, IL 60506-4311	Lender's Name & Address: Alameda Mortgage Corp. 1284 W. Northwest Highway Palatine, IL 60067-1897	FHA Case Number:	
		This Draw No.	Date:

I certify that I have 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 the rehabilitation proposal now meets all HUD requirements for 203(k) Rehabilitation Mortgage Insurance.

**HUD-Accepted Consultant / Plan Reviewer's Signature & Date:**

**X** #A0500 10/21/23



Suggested Contingency Reserve Amount:

determined by lender

Construction Item	Total Escrow Col. 1	Previous Draw Totals Col. 2	%	Request for this Draw Col. 3	%	Inspector/Lender Adj. Amounts. Col. 4	%
1 Masonry	\$ -						1
2 Siding	\$ 4,500.00						2
3 Gutters/Downspouts	\$ 1,575.00						3
4 Roof	\$ -						4
5 Shutters	\$ -						5
6 Exterior	\$ 240.00						6
7 Walks	\$ -						7
8 Driveways	\$ -						8
9 Painting - Exterior	\$ -						9
10 Caulking	\$ -						10
11 Fencing	\$ -						11
12 Grading & Landscaping	\$ -						12
13 Windows	\$ 18,900.00						13
14 Weatherstripping	\$ -						14
15 Doors - Exterior	\$ 2,325.00						15
16 Doors - Interior	\$ 1,100.00						16
17 Partition Wall	\$ -						17
18 Plaster/Drywall	\$ 1,490.40						18
19 Decorating	\$ 7,452.00						19
20 Wood Trim	\$ 68.00						20
21 Stairs	\$ -						21
22 Closets	\$ -						22
23 Wood Floors	\$ -						23
24 Finished Floors	\$ 7,143.75						24
25 Ceramic Tile	\$ 2,475.00						25
26 Bath Accessories	\$ -						26
27 Plumbing	\$ 13,050.00						27
28 Electrical	\$ 8,975.00						28
29 Heating/Air Conditioning	\$ 3,300.00						29
30 Insulation	\$ -						30
31 Cabinetry	\$ 2,040.00						31
32 Appliances	\$ -						32
33 Basements	\$ 900.00						33
34 Cleanup	\$ -						34
35 Miscellaneous	\$ -						35
<b>36 TOTALS</b>	<b>\$ 75,534.15</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.

This draw request is submitted for payment. All completed work has been done in a workmanlike manner. I hereby certify to the actual costs of rehabilitation shown above in column 3. I understand that I cannot obtain additional monies from the rehabilitation escrow 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 the escrow account will be distributed as required by the 203(k) program procedures.

**Borrower's Signature & Date:**  Owner-Occupant  Investor/Builder  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)  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**  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 checked="" type="checkbox"/> DE Underwrite <input checked="" type="checkbox"/>	

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



Draw Inspection  Contingency Reserve Inspection  Final Inspection  Change Order  Other (explain) Inspection Number:


**Certification:** I certify that I have carefully inspected this property on this date. I have no personal interest, personal or prospective, in this 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:  Signature & Date  Fee Inspector  DE Staff Inspector Inspection Fee ID No.

# SPECIFICATION OF REPAIRS

© 2004 MJS INSPECTIONS, INC.

Applicant's Name: <b>Lamaria Jones</b>		
Property Address: <b>1731 Greene Court Aurora, IL 60506-4311</b>		
Contact Name: <b>Lamaria Jones</b>	Contact Phone: <b>(630) 615-8668</b>	Best Time To Call: <b>any</b>
Name, Phone Number and E-mail Address of HUD Approved Plan Reviewer: <b>Michael J. Savage, CRI • (847) 417-3227 • mike@mjsinspections.com</b>		HUD Case No.:
Contractor's Name (if applicable):		
Address:		
Telephone No.:		*Estimated Number of Months to complete work: <b>4</b>
Signature of HUD Reviewer: 	ID Number: <b>A0500</b>	Date of Final Acceptance: <b>10/21/23</b>
Name of HUD Assigned Appraiser:	Telephone No.:	Report No. <b>30934</b>
Prepared By:  <b>MJS Property Inspections, Inc. (847) 417-3227 P.O. Box 1011, Plainfield, IL 60544-1011 www.mjsinspections.com</b>	UOM Key: EA = Each                      SF = Square Feet LF = Linear Feet              SQ = Square (100 Square Feet) LS = Lump Sum	

## KEY

**Mandatory:** Must be completed as per good building practice. **Cannot be deleted.**

**Discretionary:** Non-mandatory repair. **Other repairs will be necessary if this line item is not included.**

**Desired:** Non-mandatory repair or improvement requested by the Borrower. **Can be deleted if desired.**

## NARRATIVE SCOPE OF REPAIRS

This is an average quality, 58-year-old (approximate age) multiple family home. The repairs and improvements to this home include correcting interior and exterior deferred maintenance.

## UTILITY STATUS & HABITABILITY

The gas and water appeared to be off and the electricity appeared to be on at the time of the inspection. The Property will be uninhabitable until the renovations are complete.

## GENERAL COMMENTS

This Consultant walk-through is not a "Home Inspection" as detailed in the included disclosure "For Your Protection Get A Home Inspection". It is assumed that all repairs will be performed by the general contractor.

## CONTINGENCY RESERVE

Per HUD's Single Family Housing Policy Handbook (HUD Handbook 4000.1) the Contingency Reserve is determined by the Lender.

## COMMERCIAL TO RESIDENTIAL RATIO COMPLIANCE

The building is 100% residential. The commercial-to-residential ratio is not applicable.

DESCRIPTION OF REPAIRS	STATUS	QTY	UOM	MATERIALS	LABOR	TOTAL
<b>1. MASONRY</b>						
No "Masonry" repairs included.	N/A	0	-	-	-	\$ -
<b>TOTAL MASONRY</b>						<b>\$ -</b>
<b>2. SIDING</b>						
Replace all rotted wood and furnish and install new aluminum soffit and fascia on the entire house.	Mandatory	1	LS	\$ 1,500.00	\$ 3,000.00	\$ 4,500.00
<b>TOTAL SIDING</b>						<b>\$ 4,500.00</b>
<b>3. GUTTERS &amp; DOWNSPOUTS</b>						
Furnish and install new 4" gutters and downspouts (including splash blocks) on the complete house.	Mandatory	140	LF	\$ 3.75	\$ 7.50	\$ 1,575.00

**Comments:**

- New gutters and downspouts to be 4" aluminum. Connect to an existing storm drain or extend discharge at least 3'-0" away from the foundation.

**4. ROOF**

No "Roof" repairs included.	N/A	0	-	-	-	-
<b>TOTAL ROOF</b>						<b>\$ -</b>

**5. SHUTTERS**

No "Shutters" repairs included.	N/A	0	-	-	-	-
<b>TOTAL SHUTTERS</b>						<b>\$ -</b>

**6. EXTERIOR**

Furnish and iInstall a handrail at the rear exterior steps.	Mandatory	6	LF	\$ 10.00	\$ 30.00	\$ 240.00
<b>TOTAL EXTERIOR</b>						<b>\$ 240.00</b>

**7. WALKS**

No "Walks" repairs included.	N/A	0	-	-	-	-
<b>TOTAL WALKS</b>						<b>\$ -</b>

**8. DRIVEWAYS**

No "Driveways" repairs included.	N/A	0	-	-	-	-
<b>TOTAL DRIVEWAYS</b>						<b>\$ -</b>

**9. PAINTING - EXTERIOR**

No "Painting - Exterior" repairs included.	N/A	0	-	-	-	-
<b>TOTAL PAINTING - EXTERIOR</b>						<b>\$ -</b>

**10. CAULKING**

No "Caulking" repairs included.	N/A	0	-	-	-	-
<b>TOTAL CAULKING</b>						<b>\$ -</b>

**11. FENCING**

No "Fencing" repairs included.	N/A	0	-	-	-	-
<b>TOTAL FENCING</b>						<b>\$ -</b>

**12. GRADING & LANDSCAPING**

No "Grading & Landscaping" repairs included.	N/A	0	-	-	-	-
<b>TOTAL GRADING &amp; LANDSCAPING</b>						<b>\$ -</b>

**13. WINDOWS**

Furnish and install new replacement windows throughout #C and #B and #A.	Discretionary	30	EA	\$ 330.00	\$ 300.00	\$ 18,900.00
<b>TOTAL WINDOWS</b>						<b>\$ 18,900.00</b>

**Comments:**

- New windows to be medium-grade, double-hung, vinyl-clad thermopane units complete with thermal break, weatherstripping, removable screen sash, hardware, and locks. Caulk all joints after installation.

**14. WEATHERSTRIPPING**

No "Weatherstripping" repairs included.	N/A	0	-	-	-	-
<b>TOTAL WEATHERSTRIPPING</b>						<b>\$ -</b>

**15. DOORS - EXTERIOR**

Furnish and install new pre-hung (steel or fiberglass) exterior doors at the rear common hallway entrance.	Mandatory	1	EA	\$ 350.00	\$ 150.00	\$ 500.00
Furnish and install new lockset <b>and deadbolt</b> at the rear common hallway entrance.	Mandatory	1	EA	\$ 100.00	\$ 75.00	\$ 175.00

Furnish and install a new good-quality, solid-core, ("Larson" brand or similar quality) with built-in, self-storing screen at the front of #C and #B and #A	Mandatory	3	EA	\$ 400.00	\$ 150.00	\$ 1,650.00
<b>TOTAL DOORS - EXTERIOR</b>						<b>\$ 2,325.00</b>

**Comments:**

- New exterior doors to be 1-3/4" solid-core, pre-hung units with proper fire rating and new wood jambs, threshold, weatherstripping, and minimum of three hinges. New locksets to be "Kwikset", "Titan", or similar. One key to open each lockset/deadbolt pair.

16. DOORS - INTERIOR						
Replace the damaged interior doors in the #C bedrooms and #A bedroom.	Mandatory	3	EA	\$ 125.00	\$ 125.00	\$ 750.00
Furnish and install new sliding closet doors where missing in the #A bedroom.	Mandatory	1	PR	\$ 200.00	\$ 150.00	\$ 350.00
<b>TOTAL DOORS - INTERIOR</b>						<b>\$ 1,100.00</b>

**Comments:**

- Replacement doors and locksets to match existing as closely as possible. Advise Owner prior to installation if either cannot be reasonably matched.
- Doors in mechanical rooms/closets (where gas-fired appliances exist) are to be full-louvered.

17. PARTITION WALL						
No "Partition Wall" repairs included.	N/A	0	-	-	-	-
<b>TOTAL PARTITION WALL</b>						<b>\$ -</b>

18. PLASTER/DRYWALL						
Patch all defective plaster/drywall, replace where missing (including replacement of "moldy" drywall in #C) and finish smooth with existing wall and ceiling finish throughout #C and #B and #A.	Mandatory	9,936	SF	\$ 0.05	\$ 0.10	\$ 1,490.40
<b>TOTAL PLASTER/DRYWALL</b>						<b>\$ 1,490.40</b>

**Comments:**

- Square footage shown for drywall patching is a gauge for pricing purposes only and does not reflect the actual area of repair.

19. DECORATING						
Paint all interior walls, ceilings, trim and interior doors throughout the interior of the #C and #B and #A.	Desired	9,936	SF	\$ 0.50	\$ 0.25	\$ 7,452.00
<b>TOTAL DECORATING</b>						<b>\$ 7,452.00</b>

**Comments:**

- All old defective paint is to be removed in accordance with lead paint removal procedures. **Consultant has not performed any lead based paint testing and, as such, has no knowledge of the existence of lead based paint.**
- Specified surfaces should be painted one coat of white or off-white (one color) medium-grade. Semi-gloss latex paint is recommended in kitchens and baths and flat latex paint in all other habitable rooms.

20. WOOD TRIM						
Furnish and install new door casing at the exterior door in the #C living room.	Mandatory	17	LF	\$ 2.00	\$ 2.00	\$ 68.00
<b>TOTAL WOOD TRIM</b>						<b>\$ 68.00</b>

**Comments:**

- Replacement trim should reasonably match existing where possible. Advise Owner prior to installation where trim cannot be reasonably matched.

21. STAIRS						
No "Stairs" repairs included.	N/A	0	-	-	-	-
<b>TOTAL STAIRS</b>						<b>\$ -</b>

22. CLOSETS						
No "Closets" repairs included.	N/A	0	-	-	-	-
<b>TOTAL CLOSETS</b>						<b>\$ -</b>

23. WOOD FLOORS						
No "Wood Floors" repairs included.	N/A	0	-	-	-	-

TOTAL WOOD FLOORS    \$    -

**24. FINISHED FLOORS**

Furnish and install new vinyl plank flooring in the #C kitchen and #B kitchen and #A kitchen and #C bathroom and #B bathroom and #A bathroom and the #C living room and #B living room.	Mandatory	1,190	SF	\$ 2.50	\$ 1.25	\$ 4,462.50
Furnish and install new vinyl plank flooring in the #C bedrooms and #B bedrooms and #A bedrooms.	Mandatory	655	SF	\$ 2.50	\$ 1.25	\$ 2,456.25
Furnish and install new vinyl plank flooring in the common hallway.	Mandatory	60	SF	\$ 2.50	\$ 1.25	\$ 225.00
<b>TOTAL FINISHED FLOORS</b>						<b>\$ 7,143.75</b>

**25. CERAMIC TILE**

Furnish and install ceramic wall tile at the tub surround in the #C bathroom and #B bathroom and #A bathroom.	Mandatory	165	SF	\$ 5.00	\$ 10.00	\$ 2,475.00
<b>TOTAL CERAMIC TILE</b>						<b>\$ 2,475.00</b>

**Comments:**

- Wall tile is assumed to be to be 4" x 4" (nominal), installed to shower height (7'-0" above finished floor) and per manufacturer's instructions. Bull-nose and cap tiles to be used where appropriate. Tile to be selected by the Owner.

**26. BATH ACCESSORIES**

No "Bath Accessories" repairs included.	N/A	0	-	-	-	-
<b>TOTAL BATH ACCESSORIES</b>						<b>\$ -</b>

**27. PLUMBING**

Replace the two missing water heaters in the basement with new Rheem or similar 40-gallon (minimum) glass-lined gas water heaters.	Mandatory	2	EA	\$ 600.00	\$ 1,200.00	\$ 3,600.00
Furnish and install a new fiberglass or steel bathtub in the #C bathroom and #B bathroom and #A bathroom.	Mandatory	3	EA	\$ 300.00	\$ 600.00	\$ 2,700.00
Furnish and install a new tub faucet (mixing valve, shower head, tub spout and new hardware and shut-off valves) in the #C bathroom and #B bathroom and #A bathroom.	Mandatory	3	EA	\$ 200.00	\$ 400.00	\$ 1,800.00
Furnish and install a new toilet (with seat), including new hardware, supplies, and shut-off valves, in the #C bathroom and #B bathroom and #A bathroom.	Mandatory	3	EA	\$ 200.00	\$ 400.00	\$ 1,800.00
Furnish and install a new medium-grade "drop in" stainless-steel sink, including traps and supplies, in the #C kitchen and #B kitchen and #A kitchen.	Mandatory	3	EA	\$ 125.00	\$ 250.00	\$ 1,125.00
Furnish and install a new medium-grade sink faucet in the #C kitchen and #B kitchen and #A kitchen.	Mandatory	3	EA	\$ 225.00	\$ 225.00	\$ 1,350.00
Furnish and install a new medium-grade sink faucet in the #C bathroom and #B bathroom and #A bathroom.	Mandatory	3	EA	\$ 125.00	\$ 100.00	\$ 675.00
<b>TOTAL PLUMBING</b>						<b>\$ 13,050.00</b>

**Comments:**

- Install an expansion tank at the water heater. Pipe relief valve on water heater to nearest floor drain or not less than 6" or more than 24" above finished floor.
- All new plumbing fixtures are to be medium grade, as selected by the Owner.

**28. ELECTRICAL**

Furnish and install 200-amp service from Com Ed's equipment to the building.	Mandatory	1	EA	\$ 600.00	\$ 1,200.00	\$ 1,800.00
Install new 100-amp main circuit breaker panels in the basement.	Mandatory	3	EA	\$ 675.00	\$ 1,350.00	\$ 6,075.00
Perform an air pressure test on the water supply piping to assure that the water supply piping is not freeze-damaged.	Mandatory	1	LS	\$ -	\$ 500.00	\$ 500.00
Install battery-powered smoke/carbon monoxide detectors in all units and in the basement.	Mandatory	4	EA	\$ 50.00	\$ 50.00	\$ 400.00
Furnish and install a new ceiling fans in the #C kitchen and in the #B kitchen and #A bedroom and #A living room.	Desired	4	EA	\$ 175.00	\$ 175.00	\$ 1,400.00

Furnish and install GFCI outlets on exterior outlets, near all kitchen sinks and in all bathrooms.	Mandatory	6	EA	\$ 25.00	\$ 75.00	\$ 600.00
<b>TOTAL ELECTRICAL</b>						<b>\$ 8,975.00</b>

29. HEATING/AIR CONDITIONING						
Replace the missing forced air furnace in the basement with a new standard efficiency (80%) furnace.	Mandatory	1	EA	\$ 800.00	\$ 1,600.00	\$ 2,400.00
Repair the damaged and missing furnace and water heater flue (exhaust) piping in the basement.	Mandatory	1	LS	\$ 300.00	\$ 600.00	\$ 900.00
<b>TOTAL HEATING/AIR CONDITIONING</b>						<b>\$ 3,300.00</b>

**Comments:**

- New heating unit to be Lennox (or similar), properly-sized (to maintain a uniform indoor temperature of 70° with an outside temperature of -10°) with an AFUE of at least 80% efficiency. Connect to the existing gas supply and ductwork or hot water distribution piping.

30. INSULATION & VENTILATION						
No "Insulation & Ventilation" repairs included.	N/A	0	-	-	-	-
<b>TOTAL INSULATION &amp; VENTILATION</b>						<b>\$ -</b>

31. CABINetry						
Furnish and install new laminate countertops in the #C kitchen and #B kitchen and #A kitchen.	Mandatory	24	LF	\$ 75.00	\$ 10.00	\$ 2,040.00
<b>TOTAL CABINetry</b>						<b>\$ 2,040.00</b>

32. APPLIANCES						
No "Appliances" repairs included.	N/A	0	-	-	-	-
<b>TOTAL APPLIANCES</b>						<b>\$ -</b>

33. BASEMENTS						
Replace the sump pump and furnish and install a battery-back-up sump pump in the basement.	Desired	1	LS	\$ 300.00	\$ 600.00	\$ 900.00
<b>TOTAL BASEMENTS</b>						<b>\$ 900.00</b>

34. CLEANUP						
Demolition and removal of all debris from property interior, including dumpsters.	Mandatory	0	LS	\$ -	\$ -	\$ -
<b>TOTAL CLEANUP</b>						<b>\$ -</b>

**Comments:**

- The job site must be kept neat and orderly on a daily basis.

35. MISCELLANEOUS						
No "Miscellaneous" repairs included.	N/A	0	-	-	-	-
<b>TOTAL MISCELLANEOUS</b>						<b>\$ -</b>



**BUYER AND CONTRACTOR TO READ AND UNDERSTAND THE FOLLOWING BEFORE SIGNING:**

1. This Consultant report is not a "Home Inspection" as detailed in the disclosure "For Your Protection Get a Home Inspection".
2. It is assumed that all repairs will be performed by the general contractor.
3. All dimensions and quantities in the Specification of Repairs and Contractor's Bid are estimated. Contractor must verify all quantities prior to preparing his/her bid and notify the Consultant of any discrepancies immediately.
4. Borrower should submit to the Consultant any plans or architectural drawings or any other inspection reports that become available, either before or after the initial consultation.
5. Contractor Note: **There is no "upfront" money for the repairs.** Contractor must pay for all materials and labor (including subcontractors) from their own funds until the first Draw Inspection. Borrowers are advised not to pay the contractor directly ("out of pocket"). Do so at the risk of losing your money!
6. The notations where permits are required is strictly a "good faith" estimate by the Consultant. FHA 203k Consultants are not required to research permit requirements with the municipality and the Consultant has not done so. It is the Contractor's responsibility to verify the necessary permits and obtain all building permits as required. Contractor to bring copies of all permits to the first draw inspection.
7. All repairs must be performed in conformance with local zoning ordinances and codes. The Contractor is required to schedule all local inspections prior to the Draw Inspections. The Consultant is not responsible for scheduling of verifying local inspections or verifying that any inspection occurred.
8. Borrower cannot perform (or hire another contractor to perform) any additional work at the premises until the final Draw Inspection has taken place.
9. Draw Inspections are necessary for the release of funds for completed repairs and will be scheduled during the Consultant's normal inspection hours of 8:00 AM to 3:00 PM Monday through Friday. **Borrower and Contractor must make themselves available for inspections during these hours.** No Draw Inspection will take place without both the Borrower and Contractor in attendance.
10. Draw Inspection reports for the release of funds are prepared on site at the time of the inspection. Borrower(s) understand that they alone hold the final approval for all funds released and that all Draw Inspection Reports should be fully reviewed and understood prior to signing. By signing a Draw Inspection Report, Borrower approves the release of funds as described in the Draw Inspection Report, agrees to the quantity and quality of work performed, and relieves the Consultant from all future claims, damages, and liability.
11. The Consultant has not researched any issues related to the zoning or use of the property, nor whether the property is in local demolition court.
12. Consultant's signature on this page is only made at the insistence of the Lender. The Consultant is not a party to the renovation contract between the Borrower and Contractor.

RECAP OF TOTALS	
1. Masonry	\$ -
2. Siding	\$ 4,500.00
3. Gutters & Downspouts	\$ 1,575.00
4. Roof	\$ -
5. Shutters	\$ -
6. Exterior	\$ 240.00
7. Walks	\$ -
8. Driveways	\$ -
9. Painting - Exterior	\$ -
10. Caulking	\$ -
11. Fencing	\$ -
12. Grading & Landscaping	\$ -
13. Windows	\$ 18,900.00
14. Weatherstripping	\$ -
15. Doors - Exterior	\$ 2,325.00
16. Doors - Interior	\$ 1,100.00
17. Partition Wall	\$ -
18. Plaster/Drywall	\$ 1,490.40
19. Decorating	\$ 7,452.00
20. Wood Trim	\$ 68.00
21. Stairs	\$ -
22. Closets	\$ -
23. Wood Floors	\$ -
24. Finished Floors	\$ 7,143.75
25. Ceramic Tile	\$ 2,475.00
26. Bath Accessories	\$ -
27. Plumbing	\$ 13,050.00
28. Electrical	\$ 8,975.00
29. Heating/Air Conditioning	\$ 3,300.00
30. Insulation & Ventilation	\$ -
31. Cabinetry	\$ 2,040.00
32. Appliances	\$ -
33. Basements	\$ 900.00
34. Cleanup	\$ -
35. Miscellaneous	\$ -
<b>TOTAL REPAIRS COST</b>	<b>\$ 75,534.15</b>

ALLOWABLE FEE AGREEMENT	
5 Draw Inspections @ \$ 350	\$ 1,750.00
Termite Inspection	\$ -
Feasibility Study	\$ -
Independent Consultant (paid)	\$ 650.00
Permits	\$ 1,133.01
Architectural Fees	

**Borrower(s) and Contractor (only) to sign and date after reading and agreeing to the above:**

Borrower \_\_\_\_\_


Contractor \_\_\_\_\_

Consultant  \_\_\_\_\_

10/21/23

# CONTRACTOR'S BID

© 2004 MJS INSPECTIONS, INC.

Applicant's Name: <b>Lamaria Jones</b>		
Property Address: <b>1731 Greene Court Aurora, IL 60506-4311</b>		
Contact Name: <b>Lamaria Jones</b>	Contact Phone: <b>(630) 615-8668</b>	Best Time To Call: <b>any</b>
Name, Phone Number and E-mail Address of HUD Approved Plan Reviewer: <b>Michael J. Savage, CRI • (847) 417-3227 • mike@mjsinspections.com</b>		HUD Case No.:
Contractor's Name (if applicable):		
Address:		
Telephone No.:		*Estimated Number of Months to complete work: <b>4</b>
Signature of HUD Reviewer: <b>BID FORM ONLY - NO CONSULTANT SIGNATURE</b>	ID Number: <b>N/A</b>	Date of Final Acceptance: <b>10/21/23</b>
Name of HUD Assigned Appraiser:	Telephone No.:	Report No. <b>30934</b>
Prepared By:  <b>MJS Property Inspections, Inc. (847) 417-3227 P.O. Box 1011, Plainfield, IL 60544-1011 www.mjsinspections.com</b>	UOM Key: EA = Each      SF = Square Feet LF = Linear Feet      SQ = Square (100 Square Feet) LS = Lump Sum	

## KEY

**Mandatory:** Must be completed as per good building practice. **Cannot be deleted.**

**Discretionary:** Non-mandatory repair. **Other repairs will be necessary if this line item is not included.**

**Desired:** Non-mandatory repair or improvement requested by the Borrower. **Can be deleted if desired.**

## NARRATIVE SCOPE OF REPAIRS

This is an average quality, 58-year-old (approximate age) multiple family home. The repairs and improvements to this home include correcting interior and exterior deferred maintenance.

## UTILITY STATUS & HABITABILITY

The gas and water appeared to be off and the electricity appeared to be on at the time of the inspection. The Property will be uninhabitable until the renovations are complete.

## GENERAL COMMENTS

This Consultant walk-through is not a "Home Inspection" as detailed in the included disclosure "For Your Protection Get A Home Inspection". It is assumed that all repairs will be performed by the general contractor.

## CONTINGENCY RESERVE

Per HUD's Single Family Housing Policy Handbook (HUD Handbook 4000.1) the Contingency Reserve is determined by the Lender.

## COMMERCIAL TO RESIDENTIAL RATIO COMPLIANCE

The building is 100% residential. The commercial-to-residential ratio is not applicable.

DESCRIPTION OF REPAIRS	STATUS	QTY	UOM	MATERIALS	LABOR	TOTAL
<b>1. MASONRY</b>						
No "Masonry" repairs included.	N/A	0	-	-	-	\$ -
<b>TOTAL MASONRY</b>						<b>\$ -</b>
<b>2. SIDING</b>						
Replace all rotted wood and furnish and install new aluminum soffit and fascia on the entire house.	Mandatory	1	LS			
<b>TOTAL SIDING</b>						
<b>3. GUTTERS &amp; DOWNSPOUTS</b>						
Furnish and install new 4" gutters and downspouts (including splash blocks) on the complete house.	Mandatory	140	LF			

**Comments:**

- New gutters and downspouts to be 4" aluminum. Connect to an existing storm drain or extend discharge at least 3'-0" away from the foundation.

4. ROOF						
No "Roof" repairs included.	N/A	0	-	-	-	-
<b>TOTAL ROOF</b>						<b>\$ -</b>

5. SHUTTERS						
No "Shutters" repairs included.	N/A	0	-	-	-	-
<b>TOTAL SHUTTERS</b>						<b>\$ -</b>

6. EXTERIOR						
Furnish and iInstall a handrail at the rear exterior steps.	Mandatory	6	LF			
<b>TOTAL EXTERIOR</b>						

7. WALKS						
No "Walks" repairs included.	N/A	0	-	-	-	-
<b>TOTAL WALKS</b>						<b>\$ -</b>

8. DRIVEWAYS						
No "Driveways" repairs included.	N/A	0	-	-	-	-
<b>TOTAL DRIVEWAYS</b>						<b>\$ -</b>

9. PAINTING - EXTERIOR						
No "Painting - Exterior" repairs included.	N/A	0	-	-	-	-
<b>TOTAL PAINTING - EXTERIOR</b>						<b>\$ -</b>

10. CAULKING						
No "Caulking" repairs included.	N/A	0	-	-	-	-
<b>TOTAL CAULKING</b>						<b>\$ -</b>

11. FENCING						
No "Fencing" repairs included.	N/A	0	-	-	-	-
<b>TOTAL FENCING</b>						<b>\$ -</b>

12. GRADING & LANDSCAPING						
No "Grading & Landscaping" repairs included.	N/A	0	-	-	-	-
<b>TOTAL GRADING &amp; LANDSCAPING</b>						<b>\$ -</b>

13. WINDOWS						
Furnish and install new replacement windows througout #C and #B and #A.	Discretionary	30	EA			
<b>TOTAL WINDOWS</b>						

**Comments:**

- New windows to be medium-grade, double-hung, vinyl-clad thermopane units complete with thermal break, weatherstripping, removable screen sash, hardware, and locks. Caulk all joints after installation.

14. WEATHERSTRIPPING						
No "Weatherstripping" repairs included.	N/A	0	-	-	-	-
<b>TOTAL WEATHERSTRIPPING</b>						<b>\$ -</b>

15. DOORS - EXTERIOR						
Furnish and install new pre-hung (steel or fiberglass) exterior doors at the rear common hallway entrance.	Mandatory	1	EA			
Furnish and install new lockset <b>and deadbolt</b> at the rear common hallway entrance.	Mandatory	1	EA			

Furnish and install a new good-quality, solid-core, ("Larson" brand or similar quality) with built-in, self-storing screen at the front of #C and #B and #A	Mandatory	3	EA			
<b>TOTAL DOORS - EXTERIOR</b>						

**Comments:**

- New exterior doors to be 1-3/4" solid-core, pre-hung units with proper fire rating and new wood jambs, threshold, weatherstripping, and minimum of three hinges. New locksets to be "Kwikset", "Titan", or similar. One key to open each lockset/deadbolt pair.

16. DOORS - INTERIOR						
Replace the damaged interior doors in the #C bedrooms and #A bedroom.	Mandatory	3	EA			
Furnish and install new sliding closet doors where missing in the #A bedroom.	Mandatory	1	PR			
<b>TOTAL DOORS - INTERIOR</b>						

**Comments:**

- Replacement doors and locksets to match existing as closely as possible. Advise Owner prior to installation if either cannot be reasonably matched.
- Doors in mechanical rooms/closets (where gas-fired appliances exist) are to be full-louvered.

17. PARTITION WALL						
No "Partition Wall" repairs included.	N/A	0	-	-	-	-
<b>TOTAL PARTITION WALL</b>						<b>\$ -</b>

18. PLASTER/DRYWALL						
Patch all defective plaster/drywall, replace where missing (including replacement of "moldy" drywall in #C) and finish smooth with existing wall and ceiling finish throughout #C and #B and #A.	Mandatory	9,936	SF			
<b>TOTAL PLASTER/DRYWALL</b>						

**Comments:**

- Square footage shown for drywall patching is a gauge for pricing purposes only and does not reflect the actual area of repair.

19. DECORATING						
Paint all interior walls, ceilings, trim and interior doors throughout the interior of the #C and #B and #A.	Desired	9,936	SF			
<b>TOTAL DECORATING</b>						

**Comments:**

- All old defective paint is to be removed in accordance with lead paint removal procedures. **Consultant has not performed any lead based paint testing and, as such, has no knowledge of the existence of lead based paint.**
- Specified surfaces should be painted one coat of white or off-white (one color) medium-grade. Semi-gloss latex paint is recommended in kitchens and baths and flat latex paint in all other habitable rooms.

20. WOOD TRIM						
Furnish and install new door casing at the exterior door in the #C living room.	Mandatory	17	LF			
<b>TOTAL WOOD TRIM</b>						

**Comments:**

- Replacement trim should reasonably match existing where possible. Advise Owner prior to installation where trim cannot be reasonably matched.

21. STAIRS						
No "Stairs" repairs included.	N/A	0	-	-	-	-
<b>TOTAL STAIRS</b>						<b>\$ -</b>

22. CLOSETS						
No "Closets" repairs included.	N/A	0	-	-	-	-
<b>TOTAL CLOSETS</b>						<b>\$ -</b>

23. WOOD FLOORS						
No "Wood Floors" repairs included.	N/A	0	-	-	-	-

**24. FINISHED FLOORS**

Furnish and install new vinyl plank flooring in the #C kitchen and #B kitchen and #A kitchen and #C bathroom and #B bathroom and #A bathroom and the #C living room and #B living room.	Mandatory	1,190	SF			
Furnish and install new vinyl plank flooring in the #C bedrooms and #B bedrooms and #A bedrooms.	Mandatory	655	SF			
Furnish and install new vinyl plank flooring in the common hallway.	Mandatory	60	SF			
<b>TOTAL FINISHED FLOORS</b>						

**25. CERAMIC TILE**

Furnish and install ceramic wall tile at the tub surround in the #C bathroom and #B bathroom and #A bathroom.	Mandatory	165	SF			
<b>TOTAL CERAMIC TILE</b>						

**Comments:**

- Wall tile is assumed to be to be 4" x 4" (nominal), installed to shower height (7'-0" above finished floor) and per manufacturer's instructions. Bull-nose and cap tiles to be used where appropriate. Tile to be selected by the Owner.

**26. BATH ACCESSORIES**

No "Bath Accessories" repairs included.	N/A	0	-	-	-	-
<b>TOTAL BATH ACCESSORIES</b>						\$ -

**27. PLUMBING**

Replace the two missing water heaters in the basement with new Rheem or similar 40-gallon (minimum) glass-lined gas water heaters.	Mandatory	2	EA			
Furnish and install a new fiberglass or steel bathtub in the #C bathroom and #B bathroom and #A bathroom.	Mandatory	3	EA			
Furnish and install a new tub faucet (mixing valve, shower head, tub spout and new hardware and shut-off valves) in the #C bathroom and #B bathroom and #A bathroom.	Mandatory	3	EA			
Furnish and install a new toilet (with seat), including new hardware, supplies, and shut-off valves, in the #C bathroom and #B bathroom and #A bathroom.	Mandatory	3	EA			
Furnish and install a new medium-grade "drop in" stainless-steel sink, including traps and supplies, in the #C kitchen and #B kitchen and #A kitchen.	Mandatory	3	EA			
Furnish and install a new medium-grade sink faucet in the #C kitchen and #B kitchen and #A kitchen.	Mandatory	3	EA			
Furnish and install a new medium-grade sink faucet in the #C bathroom and #B bathroom and #A bathroom.	Mandatory	3	EA			
<b>TOTAL PLUMBING</b>						

**Comments:**

- Install an expansion tank at the water heater. Pipe relief valve on water heater to nearest floor drain or not less than 6" or more than 24" above finished floor.
- All new plumbing fixtures are to be medium grade, as selected by the Owner.

**28. ELECTRICAL**

Furnish and install 200-amp service from Com Ed's equipment to the building.	Mandatory	1	EA			
Install new 100-amp main circuit breaker panels in the basement.	Mandatory	3	EA			
Perform an air pressure test on the water supply piping to assure that the water supply piping is not freeze-damaged.	Mandatory	1	LS			
Install battery-powered smoke/carbon monoxide detectors in all units and in the basement.	Mandatory	4	EA			
Furnish and install a new ceiling fans in the #C kitchen and in the #B kitchen and #A bedroom and #A living room.	Desired	4	EA			

Furnish and install GFCI outlets on exterior outlets, near all kitchen sinks and in in all bathrooms.	Mandatory	6	EA			
<b>TOTAL ELECTRICAL</b>						

29. HEATING/AIR CONDITIONING						
Replace the missing forced air furnace in the basement with a new standard efficiency (80%) furnace.	Mandatory	1	EA			
Repair the damaged and missing furnace and water heater flue (exhaust) piping in the basement.	Mandatory	1	LS			
<b>TOTAL HEATING/AIR CONDITIONING</b>						

**Comments:**

- New heating unit to be Lennox (or similar), properly-sized (to maintain a uniform indoor temperature of 70° with an outside temperature of -10°) with an AFUE of at least 80% efficiency. Connect to the existing gas supply and ductwork or hot water distribution piping.

30. INSULATION & VENTILATION						
No "Insulation & Ventilation" repairs included.	N/A	0	-	-	-	-
<b>TOTAL INSULATION &amp; VENTILATION</b>						<b>\$ -</b>

31. CABINetry						
Furnish and install new laminate countertops in the #C kitchen and #B kitchen and #A kitchen.	Mandatory	24	LF			
<b>TOTAL CABINetry</b>						

32. APPLIANCES						
No "Appliances" repairs included.	N/A	0	-	-	-	-
<b>TOTAL APPLIANCES</b>						

33. BASEMENTS						
Replace the sump pump and furnish and install a battery-back-up sump pump in the basement.	Desired	1	LS			
<b>TOTAL BASEMENTS</b>						

34. CLEANUP						
Demolition and removal of all debris from property interior, including dumpsters.	Mandatory	0	LS	\$ -	\$ -	\$ -
<b>TOTAL CLEANUP</b>						<b>\$ -</b>

**Comments:**

- The job site must be kept neat and orderly on a daily basis.

35. MISCELLANEOUS						
No "Miscellaneous" repairs included.	N/A	0	-	-	-	-
<b>TOTAL MISCELLANEOUS</b>						<b>\$ -</b>

**BUYER AND CONTRACTOR TO READ AND UNDERSTAND THE FOLLOWING BEFORE SIGNING:**

- 1..This Consultant report is not a "Home Inspection" as detailed in the disclosure "For Your Protection Get a Home Inspection".
2. It is assumed that all repairs will be performed by the general contractor.
3. All dimensions and quantities in the Specification of Repairs and Contractor's Bid are estimated. Contractor must verify all quantities prior to preparing his/her bid and notify the Consultant of any discrepancies immediately.
4. Borrower should submit to the Consultant any plans or architectural drawings or any other inspection reports that become available, either before or after the initial consultation.
5. Contractor Note: **There is no "upfront" money for the repairs.** Contractor must pay for all materials and labor (including subcontractors) from their own funds until the first Draw Inspection. Borrowers are advised not to pay the contractor directly ("out of pocket"). Do so at the risk of losing your money!
6. The notations where permits are required is strictly a "good faith" estimate by the Consultant. FHA 203k Consultants are not required to research permit requirements with the municipality and the Consultant has not done so. It is the Contractor's responsibility to verify the necessary permits and obtain all building permits as required. Contractor to bring copies of all permits to the first draw inspection.
7. All repairs must be performed in conformance with local zoning ordinances and codes. The Contractor is required to schedule all local inspections prior to the Draw Inspections. The Consultant is not responsible for scheduling of verifying local inspections or verifying that any inspection occurred.
8. Borrower cannot perform (or hire another contractor to perform) any additional work at the premises until the final Draw Inspection has taken place.
9. Draw Inspections are necessary for the release of funds for completed repairs and will be scheduled during the Consultant's normal inspection hours of 8:00 AM to 3:00 PM Monday through Friday. **Borrower and Contractor must make themselves available for inspections during these hours.** No Draw Inspection will take place without both the Borrower and Contractor in attendance.
10. Draw Inspection reports for the release of funds are prepared on site at the time of the inspection. Borrower(s) understand that they alone hold the final approval for all funds released and that all Draw Inspection Reports should be fully reviewed and understood prior to signing. By signing a Draw Inspection Report, Borrower approves the release of funds as described in the Draw Inspection Report, agrees to the quantity and quality of work performed, and relieves the Consultant from all future claims, damages, and liability.
11. The Consultant has not researched any issues related to the zoning or use of the property, nor whether the property is in local demolition court.
12. Consultant's signature on this page is only made at the insistence of the Lender. The Consultant is not a party to the renovation contract between the Borrower and Contractor.

RECAP OF TOTALS	
1. Masonry	\$ -
2. Siding	
3. Gutters & Downspouts	
4. Roof	\$ -
5. Shutters	\$ -
6. Exterior	
7. Walks	\$ -
8. Driveways	\$ -
9. Painting - Exterior	\$ -
10. Caulking	\$ -
11. Fencing	\$ -
12. Grading & Landscaping	\$ -
13. Windows	
14. Weatherstripping	\$ -
15. Doors - Exterior	
16. Doors - Interior	
17. Partition Wall	\$ -
18. Plaster/Drywall	
19. Decorating	
20. Wood Trim	
21. Stairs	\$ -
22. Closets	\$ -
23. Wood Floors	\$ -
24. Finished Floors	
25. Ceramic Tile	
26. Bath Accessories	\$ -
27. Plumbing	
28. Electrical	
29. Heating/Air Conditioning	
30. Insulation & Ventiation	\$ -
31. Cabinetry	
32. Appliances	\$ -
33. Basements	
34. Cleanup	\$ -
35. Miscellaneous	\$ -
<b>TOTAL REPAIRS COST</b>	

ALLOWABLE FEE AGREEMENT	
5 Draw Inspections @	
Termite Inspection	
Feasibility Study	
Independent Consultant (paid)	
Permits	
Architectural Fees	

**Borrower(s) and Contractor (only) to sign and date after reading and agreeing to the above:**

**Borrower** \_\_\_\_\_

**Borrower** \_\_\_\_\_

**Contractor** \_\_\_\_\_