

Fannie Mae Work Write-Up

Consultant's Report

Prepared By

Metro Inspections

5730 West 39th Street
St. Louis Park, MN 55416
(952) 931-1153
metroinspections@usfamily.net



Inspection Date

2/4/2014

Client's Name: Joe Sample

Inspected Address: 1243 Sample Property
Isanti, MN 55025

Client's Phone: (763) 123-4578

Client's Email: joesample@gmail.com

Lender: Movement Mortgage

Address: 11995 Singletree Lane, Suite 225
Eden Prairie, MN 55344

Phone: (612) 328-9906

Loan Officer: Ed Jones

Phone: (651) 245-3315 **Ext:**

Metro Inspections

5730 West 39th Street
St. Louis Park, MN 55416

Phone: (952) 931-1153

Fax: (866) 823-2565

Consultant: Thomas L. Swanson Email: metroinspections@usfamily.net



Certification Letter

Fannie Mae

Date: 1/2/2017

Buyer's Name: Joe Sample

Address: 1234 Justin Blvd
New Hope, MN 55343

Phone Number: (763) 123-4578

FHA Case Number:

I hereby certify that I have carefully inspected the following property at: **1243 Sample Property
Isanti, MN 55025**

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

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

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

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

X Thomas L. Swanson Date: 01/02/2017

HUD Consultant: Thomas L. Swanson
ID Number: D0650

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Consultant's Identity-Of-Interest Certification

Borrower's Name(s)	Joe Sample
Property Address	1243 Sample Property Isanti, MN 55025
FHA Case No.	

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

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

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

Thomas L. Swanson

Date: 01/02/2017

Consultant/Plan Reviewer's Signature:

Consultant: Thomas L. Swanson D0650

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Consultant's Allowable Fee Agreement

Prepared for: **Joe Sample**

Address: **1234 Justin Blvd
New Hope, MN 55343**

Lender: Movement Mortgage

Loan Originator: Ed Jones

Loan Type: Fannie Mae

This agreement is entered on _____, between Thomas L. Swanson (CONSULTANT) and

Joe Sample (BUYER) regarding the subject property: **1243 Sample Property
Isanti, MN 55025**

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

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

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

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

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

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

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

Allowable Fee Items

Allowable Fee Item	Fee Item Note	Fee
Draw Fee	5 Draws @ \$150 per draw	\$750.00
Independent Consultant	Consultant Fee	\$800.00
Mileage	5 Draws @ \$38. per draw	\$190.00
Permits	Permits	\$1,750.00
Structural Engineer Inspection	Engineers Report	\$600.00

Fees To Be Paid: \$4,090.00

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

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

X _____ Date: _____
Borrower: **Joe Sample**

X *Thomas L. Swanson* Date: 01/02/2017

Consultant: Thomas L. Swanson ID No.: D0650

Metro Inspections

5730 West 39th Street
St. Louis Park, MN 55416

Phone Number: (952) 931-1153 Fax Number: (866) 823-2565

Invoice

Metro Inspections

Invoice Number
Initial
Date
1/2/2017
References
Consultant's File No.: 855
Lender's Loan No. 1767670
FHA Case No _____

To:

Movement Mortgage

11995 Singletree Lane, Suite 225
Eden Prairie, MN 55344

Phone Number: (612) 328-9906 Fax Number:

We Appreciate The Opportunity to Serve You!

Property Information

Invoice Notes

Applicant	Applicant's Address
Joe Sample	1234 Justin Blvd New Hope, MN 55343
Property Address	Applicant's Phone
1243 Sample Property Isanti, MN 55025	(763) 123-4578

Invoice Fee Item

Description

Amount

Independent Consultant	Consultant Fee	800.00
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Fee Total: 800.00

Payments:

Amount Due:

Please Return This Portion With Your Payment

From:

Movement Mortgage

11995 Singletree Lane, Suite 225
Eden Prairie, MN 55344

Phone Number: (612) 328-9906 Fax Number:

Invoice Number
Initial
Date
1/2/2017
References
Consultant's File No.: 855
Lenders Loan No.: 1767670
FHA Case No _____

Amount Due: \$ _____

Amount Enclosed: \$ _____

To:

Metro Inspections

5730 West 39th Street
St. Louis Park, MN 55416

Phone Number: (952) 931-1153 Fax Number: (866) 823-2565

Draw Request

U.S. Department of Housing and Urban Development

OMB Approval No. 2502-0527 (exp. 9/30/2014)

Fannie Mae

Office of Housing

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

This information collection involves an expanded information requirement for lenders that originate and service Section 203(k) mortgages. The purpose of the information is to help mitigate program abuses. The expanded information focuses on the loan origination process and requires increased documentation and strengthened internal control procedures. Periodic reporting of the information is not required. The information also includes information that was voluntarily accepted by the 203(k) lending community. The information provides a more comprehensive basis for evaluating lender underwriting practices and thereby improves risk management of the 203(k) loan portfolio. Responses are required 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 Joe Sample 1243 Sample Property Isanti, MN 55025	Lender's Name & Address Movement Mortgage 11995 Singletree Lane, Suite 225 Eden Prairie, MN 55344	FHA Case Number	
		This Draw Number Initial	Date

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

HUD-Accepted Consultant / Plan Reviewer's Signature & Date X Thomas L. Swanson Metro Inspections 01/02/2017	Suggested Contingency Reserve Amount \$9,678.15 15%
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	Construction Item	Total Escrow Col. 1	Total Cost of Rehabilitation				Inspector/Lender Adjusted Amounts		
			Previous Draw Totals Col. 2	%	Request for This Draw Col. 3	%	Col. 4	%	
1 .	Masonry	\$5,350.00							1 .
2 .	Siding	\$525.00							2 .
3 .	Gutters/Downspouts	\$250.00							3 .
4 .	Roof	\$0.00							4 .
5 .	Shutters	\$0.00							5 .
6 .	Exteriors	\$0.00							6 .
7 .	Walks	\$0.00							7 .
8 .	Driveways	\$0.00							8 .
9 .	Painting (Ext.)	\$0.00							9 .
10 .	Caulking	\$0.00							10 .
11 .	Fencing	\$0.00							11 .
12 .	Grading/Landscaping	\$0.00							12 .
13 .	Windows	\$2,750.00							13 .
14 .	Weatherstrip	\$0.00							14 .
15 .	Doors (Ext.)	\$1,740.00							15 .
16 .	Doors (Int.)	\$4,515.00							16 .
17 .	Partition Wall	\$7,426.00							17 .
18 .	Plaster/Drywall	\$1,950.00							18 .
19 .	Decorating	\$6,940.00							19 .
20 .	Wood Trim	\$125.00							20 .
21 .	Stairs	\$0.00							21 .
22 .	Closets	\$0.00							22 .
23 .	Wood Floors	\$3,770.00							23 .
24 .	Finished Floors	\$7,000.00							24 .
25 .	Ceramic Tile	\$3,355.00							25 .
26 .	Bath Accessories	\$0.00							26 .
27 .	Plumbing	\$3,600.00							27 .
28 .	Electrical	\$1,500.00							28 .
29 .	Heating	\$7,525.00							29 .
30 .	Insulation	\$2,500.00							30 .
31 .	Cabinetry	\$1,150.00							31 .
32 .	Appliances	\$0.00							32 .
33 .	Basements	\$0.00							33 .
34 .	Cleanup	\$2,550.00							34 .
35 .	Miscellaneous	\$0.00							35 .
36 .	Totals	\$64,521.00							36 .

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

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

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

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

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

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

Inspector's Signature **X** *Thomas L. Swanson* I.D. Number **D0650** Date **01/02/2017**

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

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

- Originating Lender Sill Retains Funds
 Rehab Funds Transferred to:

Rehabilitation Inspection Report _____ FHA Case Number _____

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

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

II. Explanation of statements checked above.

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

Inspection Number

No.		No.	

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

Signature & Date	<input checked="" type="checkbox"/> Consultant/Inspector	Inspector Fee	ID Number
X <i>Thomas L. Swanson</i> 01/02/2017	<input type="checkbox"/> Fee Inspector		D0650
	<input type="checkbox"/> DE Staff Inspector		

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St. Louis Park, MN 55416

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Fax: (866) 823-2565

Consultant: Thomas L. Swanson

Email: metroinspections@usfamily.net

Consultant's ID No: D0650



Specification Of Repairs

Inspection Date: 2/4/2014

Occupied During Construction: Not Occupied

Months To Completion: 6

Borrower: Joe Sample
Property Address: 1243 Sample Property Isanti, MN 55025
Phone: (763) 123-4578
Contact Name:
Contact Phone:
Applicant's Phone: (763) 755-1037
Applicant's Cell Phone:

FHA Case #:
Loan Type: Fannie Mae
Loan No.: 1767670
Lender: Movement Mortgage
Lender's Address: 11995 Singletree Lane, Suite 225 Eden Prairie, MN 55344
Loan Originator: Ed Jones
Loan Originator Phone: (651) 245-3315

Joe Sample

1243 Sample Property
Isanti, MN 55025

Movement Mortgage

11995 Singletree Lane, Suite 225
Eden Prairie, MN 55344

FHA Case

Consultant's File No.

Dated

855

1/2/2017

STEP-BY-STEP PROCEDURE

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

10. Meaning of Abbreviations:

Each = Ea Linear foot = LF Square Foot = SF Lump Sum = LS Square Yard = SY * = Required

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

1. Masonry

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
masonry		Material/LS	1	LS	1,500.00	1,500.00	0.0%	0.00	\$3,800.00
Location	Level	M	Labor	1	LS	2,300.00	2,300.00	Completion Hrs:	12
Exterior			Remove and replace concrete and re-grade.						
Drain Tile Installation		Material/LS	1	LS	350.00	350.00	0.0%	0.00	\$1,550.00
Location	Level	M	Labor	1	LS	1,200.00	1,200.00	Completion Hrs:	12
Exterior			Install drainage tile and evaluate any needed repairs to the waterproofing of the foundation, a spring evaluation is needed.						
Sub-Total This Section:								\$5,350.00	

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

Summary/Narrative Of Work To Be Done:

- 1). Remove and replace concrete - contractor to Remove and Replace concrete sidewalk in south side of property and patio on the east side of patio.
- 2). Install drainage tile and evaluate any needed repairs to the waterproofing of the foundation, a spring evaluation is needed.

2. Siding

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Siding		Material/LS	1	LS	225.00	225.00	0.0%	0.00	\$525.00
Location	Level	M	Labor	1	LS	300.00	300.00	Completion Hrs:	8
Exterior			Exterior Siding repairs						
Sub-Total This Section:								\$525.00	

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

Summary/Narrative Of Work To Be Done:

Remove and replace any siding needed for structural repairs, replace all damaged siding with matching materials.

3. Gutters/Downspouts

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Gutters and downspouts		Material/LS	1	LS	125.00	125.00	0.0%	0.00	\$250.00
Location	Level	M	Labor	1	LS	125.00	125.00	Completion Hrs:	4
Exterior			Clean the gutters and replace any missing or bent downspouts						
Sub-Total This Section:								\$250.00	

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

Summary/Narrative Of Work To Be Done:

Clean the gutters and replace any missing or bent downspouts

4. Roof

5. Shutters

6. Exteriors

7. Walks

8. Driveways

9. Painting (Ext.)

10. Caulking

11. Fencing

12. Grading/Landscaping

13. Windows

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total									
Install new windows				Material/LS	1	LS	1,550.00	1,550.00	0.0%	0.00	\$2,750.00								
<table border="1"> <tr> <td>Location</td> <td>Level</td> <td>M</td> <td></td> </tr> <tr> <td>Interior</td> <td></td> <td></td> <td></td> </tr> </table>				Location	Level	M		Interior				Labor	1	LS	1,200.00	1,200.00	Completion Hrs: 14		
Location	Level	M																	
Interior																			
New Window Installation.																			
Sub-Total This Section:										\$2,750.00									

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

Summary/Narrative Of Work To Be Done:

Replace 3 glider widows and two stationary wood frame windows with Hayfield replacement vinyl windows

14. Weatherstrip

15. Doors (Ext.)

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total									
garage door repair				Material/LS	1	LS	0.00	0.00	0.0%	0.00	\$90.00								
<table border="1"> <tr> <td>Location</td> <td>Level</td> <td>M</td> <td></td> </tr> <tr> <td>Garage</td> <td></td> <td></td> <td></td> </tr> </table>				Location	Level	M		Garage				Labor	1	LS	90.00	90.00	Completion Hrs: 1		
Location	Level	M																	
Garage																			
Garage opener repair.																			
Exterior Doors				Material/LS	1	LS	625.00	625.00	0.0%	0.00	\$1,050.00								
<table border="1"> <tr> <td>Location</td> <td>Level</td> <td>M</td> <td></td> </tr> <tr> <td>Exterior</td> <td></td> <td></td> <td></td> </tr> </table>				Location	Level	M		Exterior				Labor	1	LS	425.00	425.00	Completion Hrs: 10		
Location	Level	M																	
Exterior																			
Replace the front door and storm door.																			
Exterior Doors				Material/LS	1	LS	350.00	350.00	0.0%	0.00	\$600.00								
<table border="1"> <tr> <td>Location</td> <td>Level</td> <td>M</td> <td></td> </tr> <tr> <td>Exterior</td> <td></td> <td></td> <td></td> </tr> </table>				Location	Level	M		Exterior				Labor	1	LS	250.00	250.00	Completion Hrs: 0		
Location	Level	M																	
Exterior																			
Install new patio screen doors.																			
Sub-Total This Section:										\$1,740.00									

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

Summary/Narrative Of Work To Be Done:

- 1). Adjust the garage door closer
- 2). Replace the front door and storm door.
- 3). Install new patio screen doors.

16. Doors (Int.)

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Interior Doors		Material/LS	1	LS	2,500.00	2,500.00	0.0%	0.00	\$3,975.00
Location	Level	M	Labor	1	LS	1,475.00	1,475.00	Completion Hrs:	12
Interior	Install 6 new doors with door jams, reuse the trim. This includes 8 bi fold doorsathroom								
Interior Doors		Material/LS	1	LS	420.00	420.00	0.0%	0.00	\$540.00
Location	Level	M	Labor	1	LS	120.00	120.00	Completion Hrs:	2
Interior	Install new door knob and exterior locks.								
Sub-Total This Section:								\$4,515.00	

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

Summary/Narrative Of Work To Be Done:

1).Install 6 new doors with door jams, reuse the trim. This includes 8 bi fold doors.

17. Partition Wall

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
frame		Material/LS	1	LS	1,295.00	1,295.00	0.0%	0.00	\$6,295.00
Location	Level	M	Labor	1	LS	5,000.00	5,000.00	Completion Hrs:	12
Attic	Engineer designed framing repairs								
frame		Material/LS	1	LS	50.00	50.00	0.0%	0.00	\$395.00
Location	Level	M	Labor	1	LS	345.00	345.00	Completion Hrs:	4
Interior	Frame two doorways for handicap openings,								
frame		Material/LS	1	LS	75.00	75.00	0.0%	0.00	\$511.00
Location	Level	M	Labor	1	LS	436.00	436.00	Completion Hrs:	4
Master Bath	Frame the new tub walls, and a wall to divide the shower from the tub.								
frame		Material/LS	1	LS	25.00	25.00	0.0%	0.00	\$225.00
Location	Level	M	Labor	1	LS	200.00	200.00	Completion Hrs:	4
Attic	Due to winter snow load and structural issue ASAP add temporary straps and bolts to the open corner to so any farther problems are stabilized.								
Sub-Total This Section:								\$7,426.00	

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

Summary/Narrative Of Work To Be Done:

- 1). Make all framing repairs as defined by the Engineering report, add blocking, straps and any construction connector needed to pull everything back together. Report/corrections and any municipal requirements.
- 2). Frame two doorways for handicap openings.
- 3). Frame the new tub walls, and a wall to divide the shower from the tub.
- 4). Due to winter snow load and structural issue ASAP add temporary straps and bolts to the open corner to so any farther problems are stabilized.

1243 Sample Property
Isanti, MN 55025

11995 Singletree Lane, Suite 225
Eden Prairie, MN 55344

855

1/2/2017

18. Plaster/Drywall

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Drywall				1	LS	350.00	350.00	0.0%	0.00	\$1,950.00
Location	Level	M	Labor	1	LS	1,600.00	1,600.00	Completion Hrs:		10
Bedroom 1	Drywall Removal / Repairs / Moisture mediation									
Sub-Total This Section:										\$1,950.00

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

Summary/Narrative Of Work To Be Done:

1). Some drywall repairs will be need due to the structural repairs, the bathroom will require drywall on all the new framing, two doorways need the drywall repaired due to reframing, several other small repairs need to be made to the walls due to minor damage, and or moisture.

19. Decorating

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Interior Painting				1	LS	200.00	200.00	0.0%	0.00	\$1,420.00
Location	Level	D	Labor	1	LS	1,220.00	1,220.00	Completion Hrs:		10
Interior	Remove the popcorn ceiling texture of the family room and kitchen and prime and paint.									
Staining / Refinishing				1	LS	145.00	145.00	0.0%	0.00	\$920.00
Location	Level	D	Labor	1	LS	775.00	775.00	Completion Hrs:		12
Kitchen	The kitchen cabinets will be cleaned, re-stained and varnished.									
Interior Painting				1	LS	525.00	525.00	0.0%	0.00	\$2,925.00
Location	Level	D	Labor	1	LS	2,400.00	2,400.00	Completion Hrs:		16
Interior	All new drywall will be primed and all walls will be painted.									
Interior Painting				1	LS	25.00	25.00	0.0%	0.00	\$150.00
Location	Level	D	Labor	1	LS	125.00	125.00	Completion Hrs:		6
Interior	Make all minor repairs to the drywall and prime those areas and paint.									
Paint				1	LS	225.00	225.00	0.0%	0.00	\$750.00
Location	Level	M	Labor	1	LS	525.00	525.00	Completion Hrs:		10
Interior	Sand and prep the inside and the exterior wood on thee patio doors and two wood windows and paint white.									
Interior Painting				1	LS	295.00	295.00	0.0%	0.00	\$775.00
Location	Level		Labor	1	LS	480.00	480.00	Completion Hrs:		10
Interior	Paint the ceilings in the master bedroom + hallway, and two other bedroom ceilings.									
Sub-Total This Section:										\$6,940.00

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

Summary/Narrative Of Work To Be Done:

- 1). Remove the popcorn ceiling texture of the family room and kitchen and prime and paint.
- 2). The kitchen cabinets will be cleaned, re-stained and varnished.
- 3). All new drywall will be primed and all walls will be painted.
- 4). Sand and prep the inside and the exterior wood on thee patio doors and two wood windows and paint white.
- 5). Paint the ceilings in the master bedroom + hallway, and two other bedroom ceilings.

20. Wood Trim

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Wood Trim		Material/LS	1	LS	0.00	0.00	0.00	\$125.00
Location	Level	D	Labor	1	LS	125.00	Completion Hrs:	4
Interior			All existing doors and windows will have the existing trim re-nailed and nail holes filled.					
Sub-Total This Section:								\$125.00

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

Summary/Narrative Of Work To Be Done:

All existing doors and windows will have the existing trim re-nailed and nail holes filled.

21. Stairs

22. Closets

23. Wood Floors

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Wood floors		Material/LS	1	LS	60.00	0.00	0.00	\$360.00
Location	Level	D	Labor	1	LS	300.00	Completion Hrs:	8
Interior			The kitchen floor and entry way floor will be finish sanded and a coat of floor finish will be applied,					
Wood floors		Material/LS	1	LS	300.00	0.00	0.00	\$2,050.00
Location	Level	D	Labor	1	LS	1,750.00	Completion Hrs:	12
Family Room			The large family room fir floor will be refinished sand and varnish.					
Wood floors		Material/LS	1	LS	275.00	0.00	0.00	\$675.00
Location	Level	D	Labor	1	LS	400.00	Completion Hrs:	10
Kitchen			Modify the kitchen floor and the patio door floor area so that the old fur floor transitions are repaired.					
Install sub-floor		Material/LS	1	LS	285.00	0.00	0.00	\$685.00
Location	Level	D	Labor	1	LS	400.00	Completion Hrs:	6
Living Room			Remove and replace floor sheathing 64 sq feet.					
Sub-Total This Section:								\$3,770.00

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

Summary/Narrative Of Work To Be Done:

- 1). The kitchen floor and entry way floor will be finish sanded and a coat of floor finish will be applied,
- 2). The large family room fir floor will be refinished sand and varnish the.
- 3). Modify the kitchen floor and the patio door floor area so that the old fur floor transitions are repaired.
- 4). Remove and replace floor sheathing 64 sq feet

24. Finished Floors

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Carpet and Pad				Material/LS	1	LS	4,200.00	4,200.00	0.0%	0.00	\$7,000.00
Location	Level	M	Labor	1	LS	2,800.00	2,800.00	Completion Hrs:		12	
Interior			New Carpet and padding installation:								
Sub-Total This Section:										\$7,000.00	

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

Summary/Narrative Of Work To Be Done:

1). Carpet and Padding: - Flooring: Remove the carpet and replace it with carpet in the bedrooms and hallways. Cost estimate at \$24 sq yard.

25. Ceramic Tile

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Ceramic Floor Tile				Material/LS	1	LS	1,000.00	1,000.00	0.0%	0.00	\$1,800.00
Location	Level	D	Labor	1	LS	800.00	800.00	Completion Hrs:		0	
Bath 1			New Bathroom floor tile installation								
Sub-Total This Section:										\$3,355.00	
Ceramic Floor Tile				Material/LS	1	LS	320.00	320.00	0.0%	0.00	\$1,020.00
Location	Level	D	Labor	1	LS	700.00	700.00	Completion Hrs:		6	
Family Room			In the family room tile the total width of the floor in front to the patio doors by 7 feet deep.								
Ceramic Floor Tile				Material/LS	1	LS	185.00	185.00	0.0%	0.00	\$535.00
Location	Level	D	Labor	1	LS	350.00	350.00	Completion Hrs:		4	
Family Room			Tile the hearth and front of the gas fireplace insert.								

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

Summary/Narrative Of Work To Be Done:

- 1). Ceramic Floor Tile Installation: Tile the bathroom floor and install a thermostat and heated floor mat, tile around the edges of the new bath tub.
- 2). In the family room tile the total width of the floor in front to the patio doors by 7 feet deep.
- 3). Tile the hearth and front of the gas fireplace insert.

26. Bath Accessories

27. Plumbing

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total									
Plumbing				Material/LS	1	LS	900.00	900.00	0.0%	0.00	\$2,100.00								
<table border="1"> <tr> <td>Location</td> <td>Level</td> <td>D</td> <td></td> </tr> <tr> <td>Bath 1</td> <td>Bathroom tub/toilet install.</td> <td></td> <td></td> </tr> </table>				Location	Level	D		Bath 1	Bathroom tub/toilet install.			Labor	1	LS	1,200.00	1,200.00	Completion Hrs: 0		
Location	Level	D																	
Bath 1	Bathroom tub/toilet install.																		
Plumbing				Material/LS	1	LS	300.00	300.00	0.0%	0.00	\$1,500.00								
<table border="1"> <tr> <td>Location</td> <td>Level</td> <td>M</td> <td></td> </tr> <tr> <td>Kitchen</td> <td>Install all drain lines and water hookups, all faucets and toilet</td> <td></td> <td></td> </tr> </table>				Location	Level	M		Kitchen	Install all drain lines and water hookups, all faucets and toilet			Labor	1	LS	1,200.00	1,200.00	Completion Hrs: 2		
Location	Level	M																	
Kitchen	Install all drain lines and water hookups, all faucets and toilet																		
Sub-Total This Section:								\$3,600.00											

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

Summary/Narrative Of Work To Be Done:

- 1). Install a 4 foot fiberglass shower and new tub, and provide a new toilet. The tub is provided by the home owner.
- 2). Install all drain lines and water hookups, all faucets and toilet

28. Electrical

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total									
Electrical Repairs				Material/LS	1	LS	300.00	300.00	0.0%	0.00	\$1,500.00								
<table border="1"> <tr> <td>Location</td> <td>Level</td> <td>M</td> <td></td> </tr> <tr> <td>Interior</td> <td>Electrical Repairs</td> <td></td> <td></td> </tr> </table>				Location	Level	M		Interior	Electrical Repairs			Labor	1	LS	1,200.00	1,200.00	Completion Hrs: 5		
Location	Level	M																	
Interior	Electrical Repairs																		
Sub-Total This Section:								\$1,500.00											

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

Summary/Narrative Of Work To Be Done:

Contractor to correct: Garage - Extension cords run in lieu of permanent wiring. Scorch marks on outlet near sub panel.
 Master Bedroom: Missing ceiling fan components.
 Other bedrooms - missing ceiling light components, 1-broken wall outlet.
 Hallways: Missing smoke detector, Lacks Carbon Monoxide Detectors one atleast 10 feet from bedrooms.
 Kitchen: Missing cover plate(s), missing fixture components.
 Bathroom Exhaust Fan - The bathroom exhaust fan vents into the attic space, the fan should vent to the exterior. Recommend correction.
 Run new circuits for heated floor mat, make all electrical connections, and install any new lighting, and make any minor repairs to damage outlets, switches

29. Heating

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total									
HVAC				Material/LS	1	LS	5,000.00	5,000.00	0.0%	0.00	\$7,200.00								
<table border="1"> <tr> <td>Location</td> <td>Level</td> <td>M</td> <td></td> </tr> <tr> <td>Interior</td> <td></td> <td></td> <td></td> </tr> </table>				Location	Level	M		Interior				Labor	1	LS	2,200.00	2,200.00	Completion Hrs: 12		
Location	Level	M																	
Interior																			
Install a Lenox 95% efficient furnace and 2 ton 13 seer Av unit.																			
HVAC				Material/LS	1	LS	125.00	125.00	0.0%	0.00	\$325.00								
<table border="1"> <tr> <td>Location</td> <td>Level</td> <td>M</td> <td></td> </tr> <tr> <td>Interior</td> <td></td> <td></td> <td></td> </tr> </table>				Location	Level	M		Interior				Labor	1	LS	200.00	200.00	Completion Hrs: 6		
Location	Level	M																	
Interior																			
Due to lack of heat in the home over winter moisture accumulations are high, during re-heating this will be monitored with fans and dehumidifiers.																			
								Sub-Total This Section:		\$7,525.00									

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

Summary/Narrative Of Work To Be Done:

- 1). Install a Lenox 95% efficient furnace and 2 ton 13 seer Av unit.
- 2). Due to lack of heat in the home over winter moisture accumulations are high, during re-heating this will be monitored with fans and dehumidifiers.

30. Insulation

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total									
Insulation				Material/LS	1	LS	850.00	850.00	0.0%	0.00	\$2,500.00								
<table border="1"> <tr> <td>Location</td> <td>Level</td> <td>M</td> <td></td> </tr> <tr> <td>Attic</td> <td></td> <td></td> <td></td> </tr> </table>				Location	Level	M		Attic				Labor	1	LS	1,650.00	1,650.00	Completion Hrs: 12		
Location	Level	M																	
Attic																			
Attic insulation																			
								Sub-Total This Section:		\$2,500.00									

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

Summary/Narrative Of Work To Be Done:

- 1). Insulation add sufficient insulation to the ceiling to bring it up to code.

31. Cabinetry

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total									
Cabinets				Material/LS	1	LS	750.00	750.00	0.0%	0.00	\$1,150.00								
<table border="1"> <tr> <td>Location</td> <td>Level</td> <td>D</td> <td></td> </tr> <tr> <td>Kitchen</td> <td></td> <td></td> <td></td> </tr> </table>				Location	Level	D		Kitchen				Labor	1	LS	400.00	400.00	Completion Hrs: 8		
Location	Level	D																	
Kitchen																			
Remake one cabinet and install a butcher-block countertop.																			
								Sub-Total This Section:		\$1,150.00									

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

Summary/Narrative Of Work To Be Done:

- 1). Kitchen: Remake one cabinet and install a butcher-block countertop

32. Appliances

33. Basements

1243 Sample Property
Isanti, MN 55025

11995 Singletree Lane, Suite 225
Eden Prairie, MN 55344

855

1/2/2017

34. Cleanup

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total									
Debris Disposal				Material/LS	1	LS	900.00	900.00	0.0%	0.00	\$900.00								
<table border="1"> <tr> <td>Location</td> <td>Level</td> <td>M</td> <td></td> </tr> <tr> <td>Interior</td> <td>Debris removal</td> <td></td> <td></td> </tr> </table>				Location	Level	M		Interior	Debris removal			Labor	1	LS	0.00	0.00	Completion Hrs: 0		
Location	Level	M																	
Interior	Debris removal																		
Demolition--Interior				Material/LS	1	LS	150.00	150.00	0.0%	0.00	\$1,650.00								
<table border="1"> <tr> <td>Location</td> <td>Level</td> <td>M</td> <td></td> </tr> <tr> <td>Interior</td> <td>Interior Demo and debris removal</td> <td></td> <td></td> </tr> </table>				Location	Level	M		Interior	Interior Demo and debris removal			Labor	1	LS	1,500.00	1,500.00	Completion Hrs: 8		
Location	Level	M																	
Interior	Interior Demo and debris removal																		
Sub-Total This Section:								\$2,550.00											

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

Summary/Narrative Of Work To Be Done:

- 1). Provide a dumpster for the project.
- 2). 5). Demo the bathtub, tub support platform, the shower, and wall between and, the bathroom floor tile
All interior door, one kitchen cabinet table, toilet and carpeting.

35. Miscellaneous

CONSULTANT'S COMMENT

RECAP SUBTOTALS

Construction Sub-Totals	
1. Masonry	5,350.00
2. Siding	525.00
3. Gutters/Downspouts	250.00
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	2,750.00
14. Weatherstrip	0.00
15. Doors (Ext.)	1,740.00
16. Doors (Int.)	4,515.00
17. Partition Wall	7,426.00
18. Plaster/Drywall	1,950.00
19. Decorating	6,940.00
20. Wood Trim	125.00
21. Stairs	0.00
22. Closets	0.00
23. Wood Floors	3,770.00
24. Finished Floors	7,000.00
25. Ceramic Tile	3,355.00
26. Bath Accessories	0.00
27. Plumbing	3,600.00
28. Electrical	1,500.00
29. Heating	7,525.00
30. Insulation	2,500.00
31. Cabinetry	1,150.00
32. Appliances	0.00
33. Basements	0.00
34. Cleanup	2,550.00
35. Miscellaneous	0.00
Construction Cost Subtotal:	\$64,521.00

Allowable Fees & RecapTotals		
Construction Costs Subtotal :		\$64,521.00
ALLOWABLE FEES		
Note		Fee
Mileage	5 Draws @ \$38. per draw	\$190.00
Draw Fee	5 Draws @ \$150 per draw	\$750.00
Independent Consultant	Consultant Fee	\$800.00
Structural Engineer Inspecti	Engineers Report	\$600.00
Permits	Permits	\$1,750.00
Allowable Fees Total :		\$4,090.00
Contingency Reserve:	15%	\$9,678.15
Grand Total:		\$78,289.15

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

Date of Final Acceptance: _____

Consultant/Plan Reviwer: Thomas L. Swanson Date: 01/02/2017 Thomas L. Swanson ID No: D0650

Applicant(s): _____ Date: _____ Applicant(s): _____ Date: _____

Applicant(s): _____ Date: _____ Applicant(s): _____ Date: _____

Contractor: _____ Date: _____

PERMITS AND/OR CERTIFICATIONS REQUIRED

Inspection Date: 2/4/2014

Borrowers Name: Joe Sample

Loan No. 1767670

Property Address: 1243 Sample Property
Isanti, MN 55025

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

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

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

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

Thomas L. Swanson
Consultant's Signature

01/02/2017
Date

Thomas L. Swanson
Consultant Printed Name

.....

BORROWER(S) CERTIFICATION:

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

Borrower's Signature

Date

Borrower's Signature

Date

Contractor's Signature

Date