

Certified Living Inspections™

Residential
Consulting Services

PO Box 125
Loganville, GA 30052
(678) 957-6269

Draw Inspection Report # 2

Thursday, November 11, 2010

Joe Borrower Jane Borrower

123 Main St
Cumming GA 30040

John D Fendley

Consultant

A0157

Consultant ID

- Consultant Invoice
- Draw Report
- Lien waiver & Release
- Change Order Request

Inspection Requested By:	
Contact Number:	
Mortgage Co / Lender:	Your Mortgage Company
Revision:	C

Draw Request

US Department of Housing and Urban Development

OMB Approval 2502-0527 (exp. 4/30/2004)

Section 203(k)

Office of Housing

Public reporting burden for this collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. This information collection involves an expanded information requirement for lenders that originate and service section 203(k) mortgages. The purpose of the information is to help mitigate program abuses. The expanded information focuses on the loan origination process and requires increased documentation and strengthened internal control procedures. Periodic reporting of the information is not required. The information also includes information that was voluntarily accepted by the 203(k) lending community. The information provides a more comprehensive basis for evaluating lender underwriting practices and thereby improves risk management of the 203(k) loan portfolio. Responses are required under Section 203(k) of the National Housing Act (12 U.S.C. 1703) No assurance of confidentiality is provided.

Borrower's Name & Property Address: Joe Borrower Jane Borrower 123 Main St Cumming GA 30040		Lender's Name & Property Address: Your Mortgage Company		FHA Case #	Draw Number: 2	Date: 11/11/10
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I certify that I have carefully inspected this property for compliance with the general acceptability requirements (including health and safety) in Handbook 4905. I have reviewed the attached architectural exhibits and the estimate rehabilitation costs listed in column two 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 the 203(k) Rehabilitation Mortgage Insurance.

HUD Accepted Consultant / Plan Reviewer's Signature & Date X	Suggested Contingency Reserve Amount: \$ 2,416.56
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Section #	Construction Item	Total Escrow	Previous Draw Totals	%	Funds Requested	%	Inspector / Lender Approved Funds	%
Section 1	Masonry / Foundation	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 2	Siding / Exterior Trim	\$ 6,720.00	\$ 6,720.00	100%	\$ 0.00	0%	\$ -	0%
Section 3	Gutters / Downspouts	\$ 495.00	\$ 0.00	0%	\$ 495.00	100%	\$ -	0%
Section 4	Roof / Fascia / Soffit	\$ 743.00	\$ 743.00	100%	\$ 0.00	0%	\$ -	0%
Section 5	Shutters / Awnings	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 6	Exteriors / Decks / Porches	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 7	Walks / Patios	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 8	Driveways / Parking Pads	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 9	Exterior Paint	\$ 2,100.00	\$ 0.00	0%	\$ 2,100.00	100%	\$ -	0%
Section 10	Ext. Caulking / Sealing	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 11	Fencing	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 12	Grading / Landscaping	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 13	Windows / Screens	\$ 6,082.00	\$ 6,082.00	100%	\$ 0.00	0%	\$ -	0%
Section 14	Weather-stripping	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 15	Exterior Doors	\$ 2,934.57	\$ 1,300.00	44%	\$ 1,634.57	56%	\$ -	0%
Section 16	Interior Doors	\$ 1,650.00	\$ 1,650.00	100%	\$ 0.00	0%	\$ -	0%
Section 17	Partition Walls / Framing	\$ 800.00	\$ 800.00	100%	\$ 0.00	0%	\$ -	0%
Section 18	Plaster / Drywall	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 19	Decorating / Int Painting	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 20	Wood Trim / Built-Ins	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 21	Stairs / Railings	\$ 638.00	\$ 638.00	100%	\$ 0.00	0%	\$ -	0%
Section 22	Closets / & Accessories	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 23	Wood Floors / Carpet	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 24	Finished Floors	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 25	Ceramic Tile - Kit-Bath	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 26	Bath Accessories / Fixtures	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 27	Plumbing	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 28	Electrical	\$ 1,565.00	\$ 1,565.00	100%	\$ 0.00	0%	\$ -	0%
Section 29	Heating / Cooling	\$ 438.00	\$ 0.00	0%	\$ 438.00	100%	\$ -	0%
Section 30	Insulation	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 31	Cabinetry / Countertops	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 32	Appliances	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 33	Basements / Crawlspace	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 34	Clean-up	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Section 35	Miscellaneous	\$ 0.00	\$ 0.00	0%	\$ 0.00	0%	\$ -	0%
Totals		\$ 24,165.57	\$ 19,498.00	81%	\$ 4,667.57	19%	\$ -	0%

I hereby certify that all information stated herein as well as any information provided in the accompaniment here within, 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, 1010 1012; 31 U.S.C. 3729, 3802) This draw is submitted for payment. All completed work has been done in a workmanlike manner. I hereby certify to the actual costs of rehabilitation as 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 material men'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 Owner-Occupied Investor-Builder **X** _____
Date

This draw is submitted for payment All work completed has been done in a workman like 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 material man'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. These 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 workman like manner & I recommend that the rehabilitation escrow funds be released for the completed work.

Inspector's Signature **X** _____
Date

The Lender is hereby authorized to release the following funds from the escrow account.

Approved for Release	This Draw	Totals to Date	Payable to the Borrower	Payable to the Inspector
Total from Prev. Page	\$ 4,667.57	\$ 24,165.57	\$ 4,200.81	Per Draw \$ 209.00
Less 10% holdback	\$ 466.76	\$ 2,416.56	Payable to:	\$ 0.00
Net Amount Due Borrower	\$ 4,200.81	\$ 21,749.01	Signature & Date:	

Lender Authorized Agent

DE Underwriter **X**

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. Unable To Perform Inspection (explain below)
- 2. Correction essential as explained below
 - A. Will examine at next inspection
 - B. Do not conceal until re-inspected
- 3. No non-compliance observed
- 4. Acceptable variations as described below.
- 5. On-site improvements acceptably complete.

II. Explanation of statements checked above:

- Draw Contingency Reserve Final Draw Change Other (explain)

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.

Consultant ID # A0157 John D Fendley **Inspector's Signature** _____
Inspector Name Date



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11/11/2010

Your Mortgage Company

123 Main St

Cumming

GA

30040

Inspection Date

Revision: **C**

Client

Joe Borrower Jane Borrower

Consultant:

John D Fendley

ID : A0157

Photo Set 1

Photo 1



Photo 2



Photo 3



Photo 4

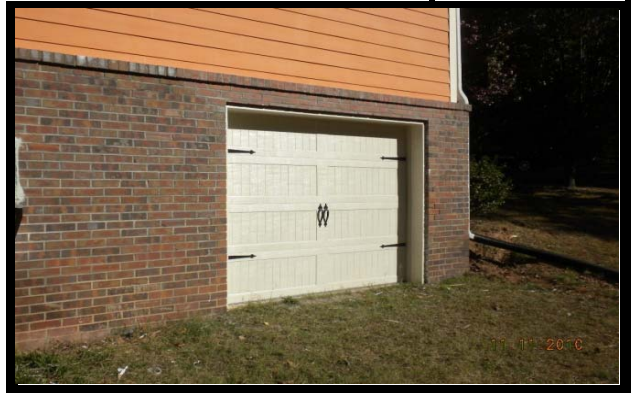


Photo 5



Photo 6



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Photo Set 2

Photo 1



Photo 2



Photo 3



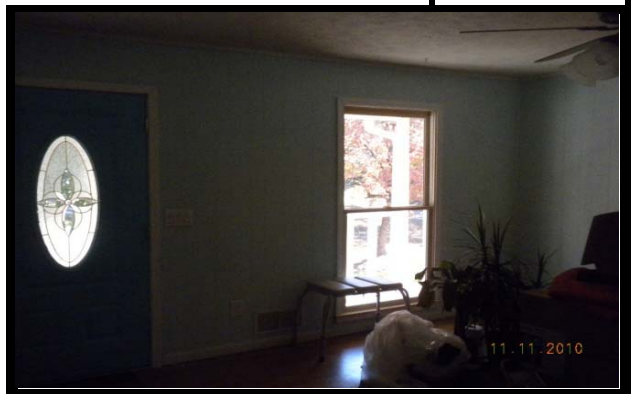
Photo 4



Photo 5



Photo 6





Draw Inspection Report # 2

10/22/2010

Your Mortgage Company

123 Main St

Cumming

GA

30040

Inspection Date

Revision: **C**

Client

Joe Borrower Jane Borrower

Consultant:

John D Fendley

ID : A0157

Photo Set 3

Photo 1



Photo 2



Photo 3

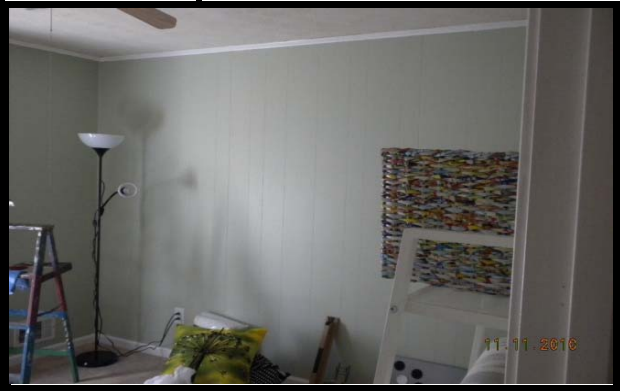


Photo 4



Photo 5

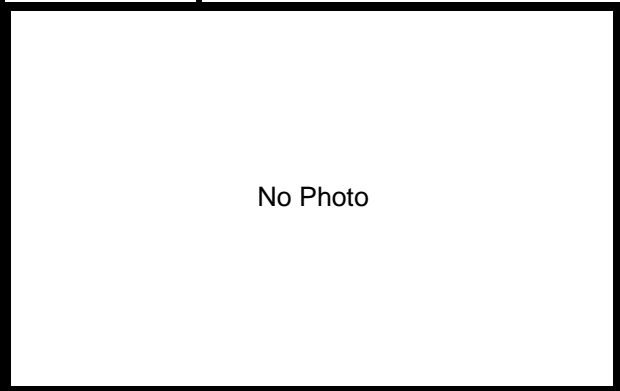
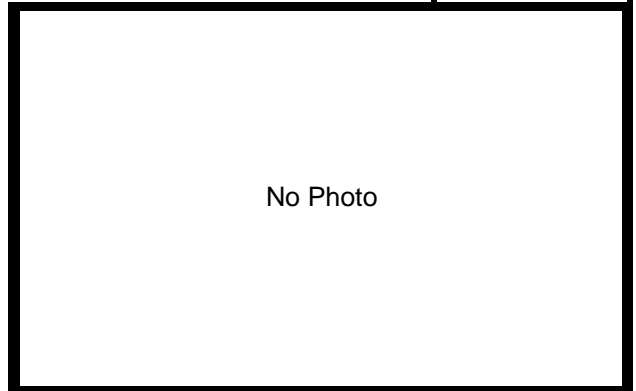


Photo 6





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GA

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Client

Joe Borrower Jane Borrower

Consultant:

John D Fendley

ID : A0157

Photo Set 4

Photo 1

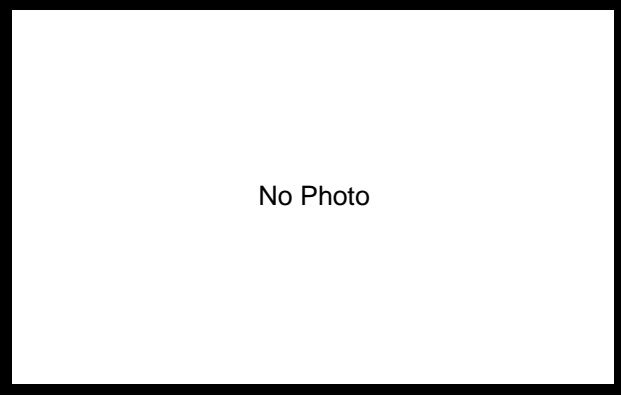


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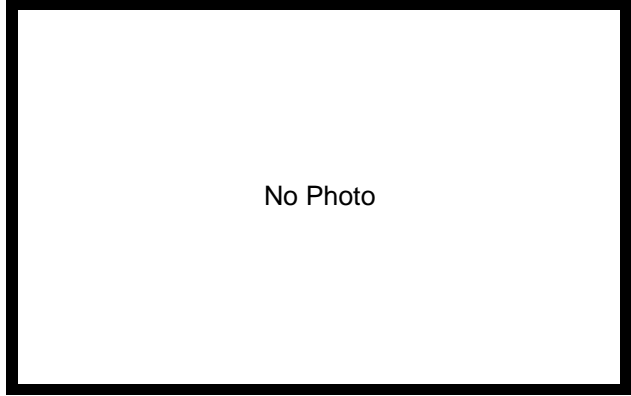


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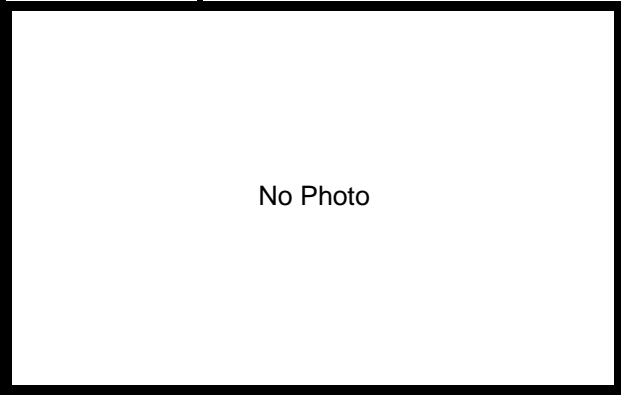


Photo 4

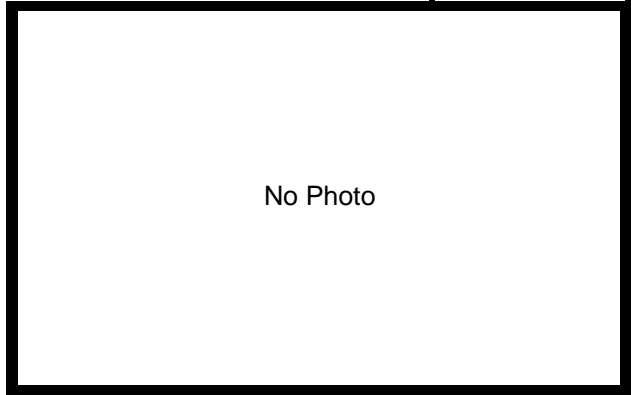


Photo 5

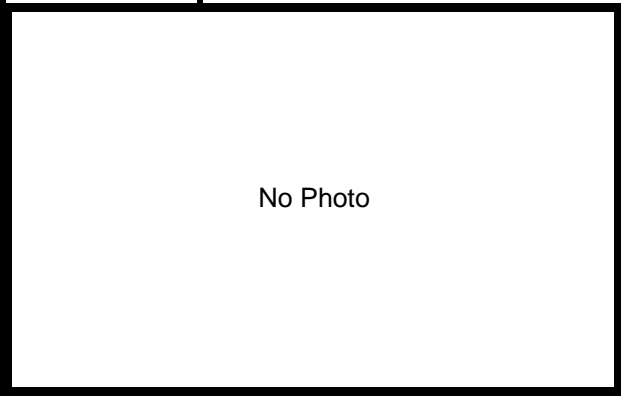


Photo 6

