

Specification Of Repairs

SAMPLE OF ACTUAL REPORT

Consultant's File No.: _____

Loan Type: _____ HUD 203(k)

Phone: _____

Fax: _____

Email: _____

Consultant: _____ Consultant's ID No: _____ Months To Completion: _____ 6

Borrower:	FHA Case #:
Property Address:	Loan No.:
Phone:	Lender:
Contact Name:	Lender's Address:
Applicant's Phone:	Loan Originator:
Applicant's Cell Phone:	Loan Originator Phone:

Inspection Date: _____ 12/15/2008

Occupied During Construction: _____ Not Occupied

Borrower: _____

Consultant's File No: _____

STEP-BY-STEP PROCEDURE

1. The HUD accepted consultant who prepares this work write-up for an architect, engineer to home inspection service needs to inspect the property to assure: (1) That there are no rodents, termites, and other infestations: (2) that there are no defects that will affect the health and safety of the occupants: (3) the adequacy of the existing structural, heating plumbing, electrical, and roofing system: and (4) the upgrading of thermal protection (where necessary). The inspection report will be attached to the document.
2. Complete each item below as necessary by either filling out the information on the work to be performed with a brief explanation, or entering "NONE" in the "SUB-TOTAL" portion if no work is being performed in that particular subsection.
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 of the structure(s), walks, drives, streets, and other relevant detail. Include finished grade elevations at the property corners and building 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 addition to the dwelling.
 - c) Provide kitchen cabinet elevations, deck drawings and other exhibits as necessary to properly describe the required work. 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:
Linear foot = LF Each = Ea 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
Stucco	Material/LS	1	LS	200.00	200.00	0.0%	0.00	\$800.00
	Labor	1	LS	600.00	600.00			
Level	M							
Exterior Walls	Make necessary repairs around exterior elevation of home. Remove & replace loose stucco and seal all cracks.							
Tear Down--Rebuild Chimney	Material/LS	1	LS	150.00	150.00	0.0%	0.00	\$850.00
	Labor	1	LS	700.00	700.00			
Level	M							
Chimney	Tear down approximately 5 to 6 feet of chimney and rebuild.							
Sub-Total This Section:								\$1,650.00

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

Summary/Narrative Of Work To Be Done:

3. Gutters/Downspouts

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Clean out existing gutter form debris	Material/LS	1	EA	0.00	0.00	0.0%	0.00	\$150.00
	Labor	1	EA	150.00	150.00			
Level	M							
Roof	Clean all debris from gutters & downspouts.							
Repair secure loose gutters	Material/LS	1	LS	30.00	30.00	0.0%	0.00	\$180.00
	Labor	1	LS	150.00	150.00			
Level	M							
Roof	Secure loose downspouts & seal all gutter connections to prevent leakage.							
Sub-Total This Section:								\$330.00

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

Summary/Narrative Of Work To Be Done:

6. Exteriors

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Replace missing spindles	Material/LS	1	LS	60.00	60.00	0.0%	0.00	\$150.00
	Labor	1	LS	90.00	90.00			
Level	M							
Exterior	Replace missing spindles at second floor balcony and secure existing spindles with exterior wood screws.							
Install 1 1/4" metal hand rail	Material/LS	1	LS	75.00	75.00	0.0%	0.00	\$150.00
	Labor	1	LS	75.00	75.00			
Level	M							
Basement	Install new handrail at rear basement entrance.							
Secure loose wires	Material/LS	1	LS	0.00	0.00	0.0%	0.00	\$20.00
	Labor	1	LS	20.00	20.00			
Level	R							
Exterior	Remove or secure loose cable wires leading from house to garage.							
Sub-Total This Section:								\$320.00

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

Summary/Narrative Of Work To Be Done:

7. Walks

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Sidewalk Repair	Material/LS	1	LS	30.00	30.00	0.0%	0.00	\$100.00
	Labor	1	LS	70.00	70.00			

Basement Repair concrete around drain at rear basement door.

Sub-Total This Section: \$100.00

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

Summary/Narrative Of Work To Be Done:

9. Painting (Ext.)

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Prep and Paint Porch	Material/LS	1	LS	150.00	150.00	0.0%	0.00	\$1,150.00
	Labor	1	LS	1,000.00	1,000.00			

Exterior Scrape, prime & paint second floor balcony railing, front and rear porches including front porch ceiling with trim along with rear porch railing and steps.

Prep and Paint Exterior Masonry	Material/LS	1	LS	500.00	500.00	0.0%	0.00	\$3,000.00
	Labor	1	LS	2,500.00	2,500.00			

Entire House Power wash stucco and paint entire house including all exposed wood.

Prep and Paint Flush Garage Door	Material/LS	1	LS	25.00	25.00	0.0%	0.00	\$75.00
	Labor	1	LS	50.00	50.00			

Garage Prep and paint metal service door with oil paint.

Sub-Total This Section: \$4,225.00

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

Summary/Narrative Of Work To Be Done:

12. Grading/Landscaping

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Remove trees and stumps	Material/LS	1	LS	0.00	0.00	0.0%	0.00	\$1,500.00
	Labor	1	LS	1,500.00	1,500.00			

Landscape Cut down all dead tree's and remove from property. Clear all high weeds and grass from rear yard.

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:

15. Doors (Ext.)

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Exterior Doors		Material/LS	5	EA	30.00	150.00	0.0%	0.00	\$275.00
		Labor	5	EA	25.00	125.00			
Level R Entire House Rekey front entrance door locks and install new key entry lock with dead bolts on all exterior doors including garage service door.									
Door repair		Material/LS	1	LS	20.00	20.00	0.0%	0.00	\$40.00
		Labor	1	LS	20.00	20.00			
Level M Exterior Install missing hardware at rear storm door.									
Sub-Total This Section:								\$315.00	

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

Summary/Narrative Of Work To Be Done:

16. Doors (Int.)

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Install interior door		Material/LS	1	EA	400.00	400.00	0.0%	0.00	\$600.00
		Labor	1	EA	200.00	200.00			
Level R Bedroom 1 Replace missing bedroom door complete with all hardware at first floor, stain and finish to match existing woodwork.									
Sub-Total This Section:								\$600.00	

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

Summary/Narrative Of Work To Be Done:

17. Partition Wall

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Framing of new walls and partitions		Material/LS	1	LS	100.00	100.00	0.0%	0.00	\$200.00
		Labor	1	LS	100.00	100.00			
Level D Bath 1 Frame new partion walls for expansion of first floor 1/2 bath.									
Install Micro Lam Beam at Kitchen Ceiling		Material/LS	1	LS	300.00	300.00	0.0%	0.00	\$1,100.00
		Labor	1	LS	800.00	800.00			
Level D Kitchen Build temporay walls to support second floor joist and install Mirco La Beam at north wall location to create open for kitchen expansion.									
Sub-Total This Section:								\$1,300.00	

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

Summary/Narrative Of Work To Be Done:

18. Plaster/Drywall

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Plaster Repair--Custom		Material/LS	1	LS	400.00	400.00	0.0%	0.00	\$2,400.00
		Labor	1	LS	2,000.00	2,000.00			
Level <input type="text" value="D"/>									
Entire House		Repair all plaster on first and second floor.							
Drywall: Install new board, mud and tape		Material/LS	700	SQ	0.45	315.00	0.0%	0.00	\$1,015.00
		Labor	700	SQ	1.00	700.00			
Level <input type="text" value="D"/>									
Bedroom 2		Install 1/2" drywall on walls and ceiling with completion of mud and tape at second floor East bedroom.							
Drywall: Install new board, mud and tape		Material/LS	807	SQ	0.45	363.15	0.0%	0.00	\$1,170.15
		Labor	807	SQ	1.00	807.00			
Level <input type="text" value="D"/>									
Kitchen & Baths		Install 1/2" drywall on walls and ceiling with completion of mud and tape.							
Sub-Total This Section:								\$4,585.15	

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

Summary/Narrative Of Work To Be Done:

19. Decorating

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Interior Painting		Material/LS	1	LS	400.00	400.00	0.0%	0.00	\$3,000.00
		Labor	1	LS	2,600.00	2,600.00			
Level <input type="text" value="D"/>									
Interior		Prime and paint 2 finish coats of paint to all walls and ceilings.							
Seal all woodwork		Material/LS	1	LS	100.00	100.00	0.0%	0.00	\$1,100.00
		Labor	1	LS	1,000.00	1,000.00			
Level <input type="text" value="D"/>									
Interior		Wash all interior baseboard, casing, molding and doors. Apply clear sealer over all woodwork.							
Sub-Total This Section:								\$4,100.00	

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

Summary/Narrative Of Work To Be Done:

20. Wood Trim

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Install baseboard and door and window casings.		Material/LS	1	LS	1,000.00	1,000.00	0.0%	0.00	\$2,000.00
		Labor	1	LS	1,000.00	1,000.00			
Level <input type="text" value="D"/>									
Interior		Second floor remove all painted woodwork and replace with same. Pine material will be used.							
Install baseboard and door and window casings.		Material/LS	1	LS	400.00	400.00	0.0%	0.00	\$1,000.00
		Labor	1	LS	600.00	600.00			
Level <input type="text" value="D"/>									
Kitchen & Baths		Install new trim selected by homeowner.							
Sub-Total This Section:								\$3,000.00	

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

Summary/Narrative Of Work To Be Done:

22. Closets

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Install new shelves in all closet		1	LS	150.00	150.00	0.0%	0.00	300.00
Level M Labor 1 LS 150.00 150.00		1	LS	150.00	150.00			
Interior	Install missing shelves and rods in all closets.							
Sub-Total This Section:								150.00

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

Summary/Narrative Of Work To Be Done:

25. Ceramic Tile

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Ceramic Floor Tile		276	SF	4.00	1,104.00	0.0%	0.00	2,760.00
Level D Labor 276 SF 6.00 1,656.00		276	SF	6.00	1,656.00			
Kitchen	Install Dura Rock underlayment and ceramic tile.							
Ceramic Floor Tile		32	SF	4.00	128.00	0.0%	0.00	320.00
Level D Labor 32 SF 6.00 192.00		32	SF	6.00	192.00			
Bath 1	Install Dura Rock underlayment and ceramic tile floor @ first floor bathroom.							
Ceramic Tile, Floor & Wall		330	SF	4.00	1,320.00	0.0%	0.00	1,326.00
Level D Labor 1 SF 6.00 6.00		1	SF	6.00	6.00			
Bath 2	Install Dura Rock underlayment on floors & install ceramic floor and wall tile from floor to ceiling including tub/shower wall area.							
Sub-Total This Section:								4,406.00

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

Summary/Narrative Of Work To Be Done:

26. Bath Accessories

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
install new toilets		2	EA	100.00	200.00	0.0%	0.00	400.00
Level D Labor 2 EA 100.00 200.00		2	EA	100.00	200.00			
Bathrooms	Install new toilets complete with wax ring and closet bolts.							
Install new medicine cabinet in each bathroom		2	EA	100.00	200.00	0.0%	0.00	300.00
Level D Labor 2 EA 50.00 100.00		2	EA	50.00	100.00			
Bathrooms	Install new medicine cabinets.							
Install holders, bars, etc.		2	EA	80.00	160.00	0.0%	0.00	260.00
Level D Labor 2 EA 50.00 100.00		2	EA	50.00	100.00			
Bathrooms	Install toilet paper holders and two towel bars in each bathroom.							
Sub-Total This Section:								960.00

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

Summary/Narrative Of Work To Be Done:

27. Plumbing

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Replace Hot & Cold Water Lines to Bathrooms along with Drain & Vent Lines		Material/LS	6	EA	150.00	900.00	0.0%	0.00	\$3,000.00
<div style="display: flex; justify-content: space-between;"> Level D Labor 6 EA 350.00 2,100.00 </div>									
Bathrooms	Remove and replace all water supply lines along with waste and vent lines to bathrooms. This will include rough-in for new shower @ first floor bathroom. All repairs must be inspected and Meet City of Chicago Building Codes.								
Replace Hot & Cold Water Lines to Kitchen		Material/LS	1	Ea	150.00	150.00	0.0%	0.00	\$500.00
<div style="display: flex; justify-content: space-between;"> Level D Labor 1 Ea 350.00 350.00 </div>									
Kitchen	Remove and replace water supply lines @ kitchen. Install water supply for refrigerator & dishwasher.								
Bath Fixtures		Material/LS	1	EA	500.00	500.00	0.0%	0.00	\$900.00
<div style="display: flex; justify-content: space-between;"> Level D Labor 1 EA 400.00 400.00 </div>									
Bath 1	Install corner shower unit to include shower base, shower walls, shower door and shower faucet.								
Faucet--Lav Single Control		Material/LS	2	EA	80.00	160.00	0.0%	0.00	\$280.00
<div style="display: flex; justify-content: space-between;"> Level D Labor 2 EA 60.00 120.00 </div>									
Bathrooms	Install new bathroom Lav Faucets.								
Install new Bathroom Vanity & Top		Material/LS	2	Ea	300.00	600.00	0.0%	0.00	\$800.00
<div style="display: flex; justify-content: space-between;"> Level D Labor 2 Ea 100.00 200.00 </div>									
Bathrooms									
Kitchen faucet		Material/LS	1	Ea	130.00	130.00	0.0%	0.00	\$200.00
<div style="display: flex; justify-content: space-between;"> Level D Labor 1 Ea 70.00 70.00 </div>									
Kitchen	Install new kitchen faucet.								
Kitchen Sink		Material/LS	1	Ea	300.00	300.00	0.0%	0.00	\$420.00
<div style="display: flex; justify-content: space-between;"> Level D Labor 1 Ea 120.00 120.00 </div>									
Kitchen	Install new kitchen sink								
Bathtub Replace		Material/LS	1	Ea	500.00	500.00	0.0%	0.00	\$900.00
<div style="display: flex; justify-content: space-between;"> Level D Labor 1 Ea 400.00 400.00 </div>									
Bath 2	Install new bathtub along with tub/shower faucet.								
								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:

28. Electrical

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Ceiling fan with light	Material/LS	6	EA	150.00	900.00	0.0%	0.00	\$1,350.00
	Level		D					
	Labor	6	EA	75.00	450.00			
Entire House	Install new ceiling fans with lights @ varies locations.							
Electrical repairs	Material/LS	1	LS	150.00	150.00	0.0%	0.00	\$400.00
	Level		M					
	Labor	1	Ea	250.00	250.00			
Basement	Remove existing Green Field from basement ceiling and install conduit with wire to code.							
Install additional wall outlets	Material/LS	6	EA	25.00	150.00	0.0%	0.00	\$390.00
	Level		M					
	Labor	6	EA	40.00	240.00			
Entire House	Install additional wall outlets to meet code.							
Electrical Wiring	Material/LS	1	LS	500.00	500.00	0.0%	0.00	\$2,000.00
	Level		D					
	Labor	1	LS	1,500.00	1,500.00			
Kitchen & Baths	Remove & replace all electric @ kitchen & bathrooms. Install additional outlets, light fixtures and switches for new layout. Install GFIC at all wet locations.							
Smoke & Carbon Dectors Battery Operated	Material/LS	6	Ea	50.00	300.00	0.0%	0.00	\$420.00
	Level		M					
	Labor	6	Ea	20.00	120.00			
Entire House	Install smoke and carbon dectors to meet City of Chicago building codes.							
Bathroom Exhaust Fan	Material/LS	2	Ea	75.00	150.00	0.0%	0.00	\$350.00
	Level		R					
	Labor	2	Ea	100.00	200.00			
Bathrooms	Install exhaust fans and vent to exterior.							
Recess Can Lights	Material/LS	10	Ea	30.00	300.00	0.0%	0.00	\$1,000.00
	Level		D					
	Labor	10	Ea	70.00	700.00			
Interior	Install recess can lights @ dinning room and kitchen ceilings.							
Sub-Total This Section:								\$5,910.00

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

Summary/Narrative Of Work To Be Done:

29. Heating

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Furnace--Gas Replace 80+Plus to existing duct work.	Material/LS	1	LS	1,000.00	1,000.00	0.0%	0.00	\$2,200.00
	Level		R					
	Labor	1	LS	1,200.00	1,200.00			
Basement	Replace existing furnace along with Humidifer.							
Sub-Total This Section:								\$2,200.00

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

Summary/Narrative Of Work To Be Done:

31. Cabinetry

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Cabinets		Material/LS	16	LF	90.00	1,440.00	0.0%	0.00	\$2,160.00
	Level D	Labor	16	LF	45.00	720.00			
Kitchen	Install new base and wall cabinets per owners new layout.								
Install Counter Tops		Material/LS	1	LS	400.00	400.00	0.0%	0.00	\$2,000.00
	Level D	Labor	1	LS	1,600.00	1,600.00			
Kitchen	Install Ganite counter tops.								
Sub-Total This Section:									\$4,160.00

34. Cleanup

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
30 Yard dumpster set on job site		Material/LS	1	LS	450.00	450.00	0.0%	0.00	\$450.00
	Level R	Labor	1	LS	0.00	0.00			
Driveway	Provide dumpster for all construction debri.								
Demo Partition		Material/LS	1	LS	0.00	0.00	0.0%	0.00	\$1,500.00
	Level D	Labor	1	LS	1,500.00	1,500.00			
Kitchen & Baths	Totally gut kitchen walls & ceiling to studs & remove all flooring to existing subfloor. Remove pantry wall partition and North wall to allow installation of new Mirco Lam Beam. Gut both bathrooms complete including West wall partition at first floor.								
Cleaning--General Requirement		Material/LS	1	LS	0.00	0.00	0.0%	0.00	\$500.00
	Level M	Labor	1	LS	500.00	500.00			
Entire House									
Tear Out Ceramic Tile		Material/LS	1	LS	0.00	0.00	0.0%	0.00	\$300.00
	Level D	Labor	1	LS	300.00	300.00			
Family Room	Remove ceramic tile floor.								
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:

35. Miscellaneous

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Concrete: steps		Material/LS	1	LS	300.00	300.00	0.0%	0.00	\$1,000.00
	Level R	Labor	1	EA	700.00	700.00			
Front Entrance	Remove concrete steps at front entrance and build new cedar wood steps with handrails.								
Sub-Total This Section:									\$1,000.00

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

Summary/Narrative Of Work To Be Done:

RECAP SUBTOTALS

Construction Sub-Totals

1. Masonry	1,650.00
2. Siding	0.00
3. Gutters/Downspouts	330.00
4. Roof	0.00
5. Shutters	0.00
6. Exteriors	320.00
7. Walks	100.00
8. Driveways	0.00
9. Painting (Ext.)	4,225.00
10. Caulking	0.00
11. Fencing	0.00
12. Grading/Landscaping	1,500.00
13. Windows	0.00
14. Weatherstrip	0.00
15. Doors (Ext.)	315.00
16. Doors (Int.)	600.00
17. Partition Wall	1,300.00
18. Plaster/Drywall	4,585.15
19. Decorating	4,100.00
20. Wood Trim	3,000.00
21. Stairs	0.00
22. Closets	150.00
23. Wood Floors	0.00
24. Finished Floors	0.00
25. Ceramic Tile	4,406.00
26. Bath Accessories	960.00
27. Plumbing	7,000.00
28. Electrical	5,910.00
29. Heating	2,200.00
30. Insulation	0.00
31. Cabinetry	4,160.00
32. Appliances	0.00
33. Basements	0.00
34. Cleanup	2,750.00
35. Miscellaneous	1,000.00
Construction Cost Subtotal:	\$50,561.15

Allowable Fees & Recap Totals

CONSULTANT'S COMMENT

SIGNATURES

Date of Final Acceptance: _____

Consultant/Plan Reveiwer: _____ Date: _____ ID No A0681
Gerald Ryan Stewart

Borrower(s): _____ Date: _____

Borrower(s): _____ Date: _____

Borrower(s): _____ Date: _____

Borrower(s): _____ Date: _____

General Contractor: _____ Date: _____

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