



**203k Conciliation, inspection and draw software program**  
 © 2017 Duane Gayer 203k.org

2410 North Vern Ave, Hendrix Ca 9857	Property Address:
John Doyle	Clients Name
Big Bank	Lender's Name
Big Jake	Loan Officer
1234567	FHA Case #
89711112	Loan #
Standard 203k	Type of work up (Standard 203k, Feasibility)
200	Deposit received from client
5	Number of Inspections
1	Number of Units
135	Total miles round trip
1335	Plans, (leave blank if not required")
850	Permits, (from Permit Certification enter 0 if not required )
10%	Recommended Contingency, Maximum is 20%, Change this as you deem necessary for this project

Jo Dokes Construction & Remodeling Contractors name

Duane Gayer	Consultant Name
203k Consultant #S0207	Consultant designation
1234 Main St	Street Address
Holland, CA 92853	City, State, Zip
714-584-7352	Phone
S0207	HUD inspector Number
<a href="mailto:dxover@yahoo.com">dxover@yahoo.com</a>	Email Address

Fees Approved by HUD	
30	Included round trip miles for each draw
0.585	Mileage Allowance
100.00	Inspection Fee
200.00	Feasibility Study
25.00	Each Additional Unit Fee
Be sure your fees are approved by HUD	
Do not risk your Certification	

WORK WRITE UP



**Duane Gayer**

203k Consultant #S0207  
1234 Main St  
Holland, CA 92853  
714-584-7352  
dxoyer@yahoo.com

September 23, 2018

Big Bank

Regarding 203-K Work Write up and Conciliation fee.

Client Name	John Doyle
Property Address	2410 North Vern Ave, Hendrix Ca 98571
Loan #	89711112
HUD Case #	1234567

As requested, I have completed a 203k inspection and work write up for the property described above. I am submitting it to you here along with a billing for services payable at close or cancellation of escrow.

Standard 203k	900.00
Paid to date	<u>200.00</u>
<b>Balance Due</b>	<u><u>700.00</u></u>

If you have any questions, please call me.

Thank you

*Your Signature*

203k Consultant #S0207

**Duane Gayer**

203k Consultant #S0207  
1234 Main St  
Holland, CA 92853  
714-584-7352  
dxoyer@yahoo.com

Address 2410 North Vern Ave, Hendrix Ca 98571  
Buyer John Doyle  
Lender Big Bank  
Agent Big Jake  
HUD Case # 1234567  
Loan # 89711112

---

**Narrative** Standard 203k

The Subject property is a two bedroom two bath single family residence. Built circa 1955, it contains 2,094 square feet of living space.

There is a significant amount of differed maintenance on this property that will be addressed here.

- ✓ *Paint exterior complete*
- ✓ *Paint interior complete*
- ✓ *Remove existing roof, repair roof deck & fascia as necessary then install new composition roof*
- ✓ *Replace & upgrade electric service panel then wire to current code*
- ✓ *Re-plumb entire house to current code*
- ✓ *Repair drywall in garage including firewall*
- ✓ *Replace rain gutters & downspouts*
- ✓ *Repair damaged block wall at property line*
- ✓ *Remodel bathroom in guest house*
- ✓ *Replace Two windows in Guest house & three in master bedroom*
- ✓ *Replace flooring in bar area of guest house*
- ✓ *Replace HVAC system in main house*
- ✓ *Clean water heater cabinet in guest house, install earthquake straps and TPR downspout to within 6 inches of floor*
- ✓ *Clean, & repair pool and fill with water with equipment working prior to final inspection*
- ✓ *Remove carpeting, repair then refinish all oak flooring*
- ✓ *Reset loose bricks at fireplace hearth*
- ✓ *Minor drywall repair throughout*
- ✓ *Replace three louvered windows in kitchen & one in laundry room.*
- ✓ *Replace kitchen cabinets, countertops sink drains & lines*
- ✓ *Replace garage door & opener*
- ✓ *Remodel hall bathroom & master bathroom completely*
- ✓ *Replace six closet doors*
- ✓ *Repair or replacement of interior doors*
- ✓ *Remove shed in rear yard near pool*
- ✓ *Items on Jones brothers Termite report*

This report includes;

- √ *Scope of work*
- √ *Property condition report*
- √ *Recap of category totals*
- √ *Invoice*
- √ *Identity of interest certification*
- √ *Photos*
- √ *Draw Request*
- √ *Permit certification*

Sincerely

*Your Signature*

Duane Gayer

WORK WRITE UP

Property Address: 2410 North Vern Ave, Hendrix Ca 98571  
 Buyers Name John Doyle  
 Lender Big Bank  
 Loan Agent Big Jake  
 Consultant Duane Gayer

Date 9/23/2018

Categories	Write Clear detailed explanations of the work to be completed	Area	Units	Material	Labor	Sub Total	Total
1 Masonry	Repair of block wall at side yard, Reset loose bricks at fireplace hearth		1	1,100.00	1,500.00	2,600.00	
2 Siding						Total Masonry	2,600.00
3 Gutters/Downspouts						Total Siding	0.00
	Gutters/Downspouts		1	1,056.00	410.00	1,466.00	
4 Roof						Total Gutters/Downspouts	1,466.00
	Remove existing roof, repair roof deck & fascia as necessary then install new comp		1	7,920.00	3,080.00	11,000.00	
	Dry-rot wood members found at time of inspection at front porch fascia indicated on Jones Bros Termite Report Item 2A	X	1	75.00	125.00	200.00	
	Consultant recomends roofer make this repair						
5 Shutters						Total Roof	11,200.00
6 Exteriors						Total Shutters	0.00
7 Walks						Total Exteriors	0.00
	Replace cracked sidewalk at front entry		1	754.00	293.00	1,047.00	
8 Driveways						Total Walks	1,047.00
	Replace driveway with concrete including apron		1	2,865.00	1,114.00	3,979.00	
9 Painting (EXT)						Total Driveways	3,979.00
	Clean, prep, prime and paint color to be selected by owner		1	629.00	1,466.00	2,095.00	
10 Caulking						Total Paint (EXT)	2,095.00
11 Fencing						Total Caulking	0.00
12 Grading						Total Fencing	0.00
	Repair faulty grade as indicated in termite report		1		50.00	50.00	
13 Windows						Total Grading	50.00

WORK WRITE UP

	Replace six windows with dual glazed low-e		1	1,728.00	672.00	2,400.00	
14 Weather-stripping						Total Windows	2,400.00
	0						
15 Doors (EXT)						Total Weather-stripping	0.00
	Replace exterior doors with insulated doors		1	1,508.00	586.00	2,094.00	
	Garage door, Including replacing dryrotted door trim		1	826.00	321.00	1,147.00	
16 Doors (INT)						Total Doors (EXT)	3,241.00
	Replace interior doors with sound insulated doors		1	1,357.00	528.00	1,885.00	
17 Partition Walls						Total Doors (INT)	1,885.00
	0						
	0						
18 Plaster/Drywall						Total Partition Walls	0.00
	Minor drywall repair		1	720.00	280.00	1,000.00	
19 Decorating						Total Plaster/Drywall	1,000.00
	0						
20 Wood Trim						Total Decorating	0.00
21 Stairs						Total Wood Trim	0.00
22 Closets						Total Stairs	0.00
	Closet shelves & pole		1	754.00	293.00	1,047.00	
23 Wood Floors						Total Closets	1,047.00
	Repair & refinish oak floors		1	1,750.00	1,750.00	3,500.00	
24 Finished Floors						Total Wood Floors	3,500.00
	0						
25 Ceramic Tile						Total Finished Floors	0.00
	Install ceramic tile in the bathroom as selected by owner (Allowance)		1	1,125.00	1,375.00	2,500.00	
26 Bath Accessories						Total Ceramic Tile	2,500.00
	Replace toilet, sink, mirrors and towel bars		1	1,056.00	410.00	1,466.00	
27 Plumbing						Total Bath Accessories	1,466.00
	Plumbing rough plumbing (no fixtures) (Allowance)		1	4,320.00	1,680.00	6,000.00	

WORK WRITE UP

	Plumbing finish complete house plumbing (fixtures) (allowance)		1	3,015.00	1,173.00	4,188.00	
	Shower & tub enclosure		1	773.00	301.00	1,074.00	
28 Electrical						Total Plumbing	11,262.00
	Replace & upgrade electric service panel then wire to current code		1	4,824.00	1,876.00	6,700.00	
	Finish electrical complete house light fixtures. Fixtures only (allowance)		1	1,800.00	700.00	2,500.00	
29 Heating						Total Electrical	9,200.00
	Heating cooling and ducting including thermostat		1	4,320.00	1,680.00	6,000.00	
30 Insulation						Total Heating	6,000.00
	0						
31 Cabinetry						Total Insulation	0.00
	Remove and replace kitchen cabinets with wood, no fiberboard cabinets		1	7,200.00	2,800.00	10,000.00	
	Granite kitchen countertops						
32 Appliances						Total Cabinetry	10,000.00
	Install stove, refrigerator hood and microwave (Allowance)		1	2,520.00	980.00	3,500.00	
33 Basements						Total Appliances	3,500.00
34 Clean-up						Total Basements	0.00
	Demolition and disposal of debris and final cleanup		1	720.00	280.00	1,000.00	
35 Miscellaneous						Total Clean-up	1,000.00
	Pool repair, tile, pump and filter		1	2,520.00	980.00	3,500.00	
	Chemical treatment as indicated on Jones Bros Termite Report Item 1A	X	1	1,500.00		1,500.00	
	0						
						Total Miscellaneous	5,000.00

85,438.00

Obtained from of or more of the following sources:	X	Required
A. Marshall & Swift, Craftsman Book Co	D	Desired
B. Adjusted as necessary for the individual circumstances	R	Recommended
C. Contractors proposal		
D. Consultants experience		

10%	Contingence	8,543.80
	Sub total	93,981.80
	Plans	1,335.00
	Permits	850.00
	Standard 203k	900.00
	Inspections and mileage fee	807.13
	<b>Job Total</b>	<b>97,873.93</b>

NOTE All work shall meet or exceed HUD and Local agency Minimum Code Requirements

This report is not complete without;

- √ Scope of work
- √ Property condition report

*Your Signature*

## WORK WRITE UP

- √ Recap of category totals
- √ Invoice
- √ Identity of interest certification
- √ Photos
- √ Draw Request
- √ Permit certification

Duane Gayer  
S0207

9/23/2018







WORK WRITE UP  
Recap of Sub Totals

Property Address: 2410 North Vern Ave, Hendrix Ca 98571  
 Buyers Name John Doyle  
 Loan Officer Big Jake  
 Lender Big Bank  
 HUD Case # 1234567  
 Loan # 89711112

1. Masonry		2,600.00
2. Siding		
3. Gutters/Downspouts		1,466.00
4. Roof		11,200.00
5. Shutters		
6. Exteriors		
7. Walks		1,047.00
8. Driveways		3,979.00
9. Paint (EXT)		2,095.00
10. Caulking		
11. Fencing		
12. Grading		50.00
13. Windows		2,400.00
14. Weather-strip		
15. Doors (EXT)		3,241.00
16. Doors (INT)		1,885.00
17. Partition Walls		
18. Plaster/Drywall		1,000.00
19. Decorating		
20. Wood Trim		
21. Stairs		
22. Closets		1,047.00
23. Wood Floors		3,500.00
24. Finished Floors		
25. Ceramic Tile		2,500.00
26. Bath Accessories		1,466.00
27. Plumbing		11,262.00
28. Electrical		9,200.00
29. Heating		6,000.00
30. Insulation		
31. Cabinetry		10,000.00
32. Appliances		3,500.00
33. Basements		
34. Cleanup		1,000.00
35. Miscellaneous		5,000.00
36. Totals		85,438.00

Borrowers signature \_\_\_\_\_

Contractors signature \_\_\_\_\_

Consultants signature *Your Signature* 9/23/2018

## WORK WRITE UP



Duane Gayer  
203k Consultant #S0207  
1234 Main St  
Holland, CA 92853  
714-584-7352  
dxoyer@yahoo.com

September 23, 2018

Client Name            John Doyle  
Property Address      2410 North Vern Ave, Hendrix Ca 98571  
Loan #                    89711112  
HUD Case #             1234567

Regarding inspection Certification:    Standard 203k

### **Consultant's Identity-of-Interest Certification.**

All consultants and plan reviewers are required to sign the following certification after preparing/reviewing the work write-up and cost estimate, stating:

I hereby certify that I have carefully inspected the 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 this property.

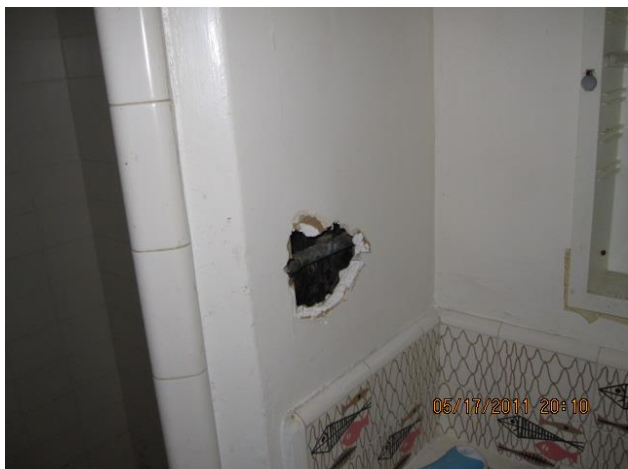
I have no personal interest, present or prospective, in the property, applicant, or proceeds of the mortgage. I also certify that I have no identity-of-interest or conflict-of-interest with the borrower, seller, lender, realtor, appraiser, plan reviewer, contractor or subcontractor. To the best of my knowledge, I have reported all items requiring corrections 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, 1002, 1012; 31 U.S.C 3729, 3802).**

*Your Signature*

Duane Gayer  
203k Consultant #S0207  
714-584-7352

WORK WRITE UP



Property Address 2410 North Vern Ave, Hendrix Ca 98571  
Buyer John Doyle  
Lender Big Bank  
Agent Big Jake

# Rehabilitation Loan Permit Certification

(To be completed by local municipality or HUD Consultant)

Property: 2410 North Vermont Ave Applicant(s): John Doyle  
 Loan #: 89711112

Rehab Type:  Full 203K  Streamline 203k  Fnm HomeStyle  Other  
 Municipality Type:  County  Town  City  Village  Other \_\_\_\_\_

Name of Municipality: Phone No: ( Hendrix, Ca 98572 )

- |                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> <b>Refinance</b> Borrower(s) must provide written evidence, prior to closing, from local municipality (county/city/town/village, etc.) that they have applied for (and when possible, been granted) permits for all work items listed in their 203K plan which require permits | <input type="checkbox"/> <b>Purchase</b> Borrower does not own subject property yet, but must <u>validate</u> , prior to closing, with local municipality (county / city/town/village, etc.) which permits (if any) will be required for all work items listed in their 203K plan. |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**ATTN: BUILDING DEPARTMENT/INSPECTOR:**  
 The property listed above is subject to renovations. Lending guidelines require that all necessary permits and inspections be obtained from local municipality authorities. *Please review the attached plans & specifications to determine if any permits are required for the outlined work. Please indicate below which permits/inspections will be required, or if already issued.*

CONTRACTOR NAME	ANTICIPATED WORK (General Description)	APPROX. COST
Jo Dokes Construction	Repair and upgrade entire residence	\$90,000.00

-Please use the back of this form to include additional information-

MUNICIPALITY TO COMPLETE			
PERMIT TYPE:	PERMIT REQUIRED?	INSPECTION REQUIRED?	COST OF EACH? (if any)
GENERAL BLDG PERMIT	(Y) / N	(Y) / N	\$ 75-
HVAC	(Y) / N	(Y) / N	\$ 150
ROOFING	(Y) / N	(Y) / N	\$ 150
ELECTRICAL	(X) / N	(Y) / N	\$ 200
PLUMBING	(Y) / N	(Y) / N	\$ 150-
OTHER	Y / (N)	Y / N	\$
NO PERMITS REQUIRED	Y / N	Y / N	\$ 725-

FOR INTERNAL M&T USE ONLY		
Financed into Loan Amt?	Permit obtained by customer prior to closing?	Permit to be obtained/coordinated by Draw Dept?

Signature: John Doyle Date: TODAY  
 203K Consultant\* ID # 50207 (\*By Signing, HUD Consultant certifies that s/he has verified the above information w/the municipality)  
 City/Town/County Bldg Inspector/Code Enforcement Officer

**Borrower Acknowledgment/Notice to Mortgage Applicant:** You must take this form to your local municipality to be completed, or your HUD 203k Consultant, if applicable. *Integrity Mortgage Group will not permit the scheduling of your closing without verification of required permits, for refinance or purchase transactions.*

Borrower(s) SELECT ONE:  I DO /  I DO NOT request the sum of all permits to be financed into my 203k Rehabilitation Escrow.

John Doyle  
 Borrower Signature

TODAY  
 Date

Borrower Signature

Date