SEMPER FI HOME INSPECTIONS

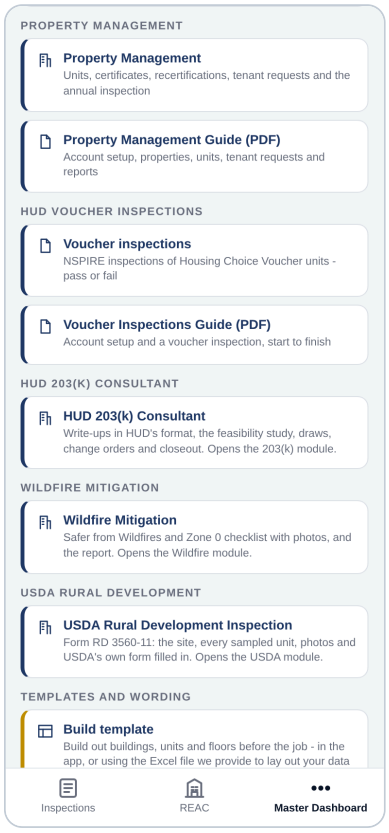
HUD 203(k) Consultant

Step-by-step guide - from a new project to the closeout documents

This guide walks you through a HUD 203(k) or renovation-loan project on real screens: the loan, the property and the people, the contractor, measurements, the work write-up by HUD's 35 categories, costs and fees, feasibility, draws, change orders, reinspections, the who-does-what checklist and the documents the app produces. It works the same on a phone, a tablet or a computer. The property and people shown are invented for the guide. Not affiliated with or endorsed by HUD.

App version 2.9.185 · November 2026

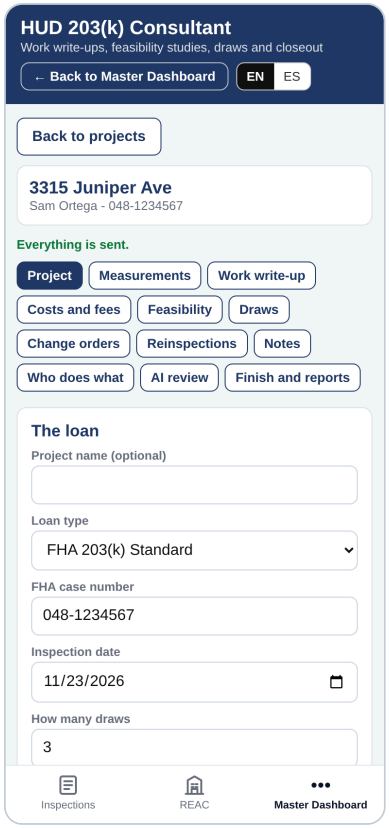
Part 1 - The project



STEP 1

Open HUD 203(k) Consultant

On the **Master Dashboard**, under HUD 203(k) Consultant, tap **HUD 203(k) Consultant**. It is its own plan, beside any other plan.

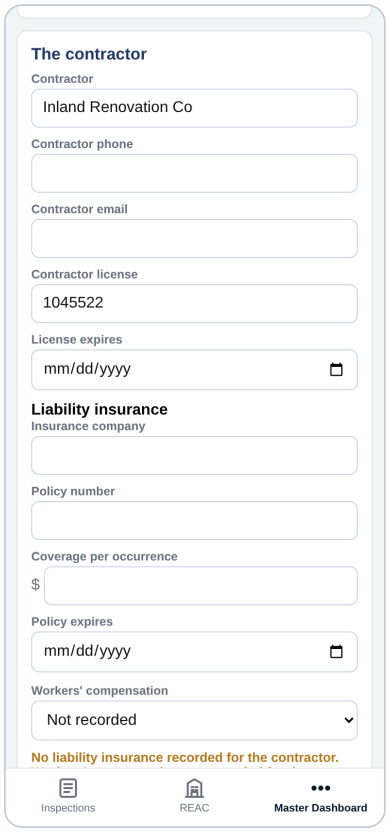


STEP 2

The loan and the property

Tap **Start a project**. The **Project** tab holds the loan - FHA 203(k) Standard, Limited or a conventional renovation loan, the FHA case number, the inspection date and how many draws - then the property, the borrower and co-borrower, and the lender.

Part 1 - The project

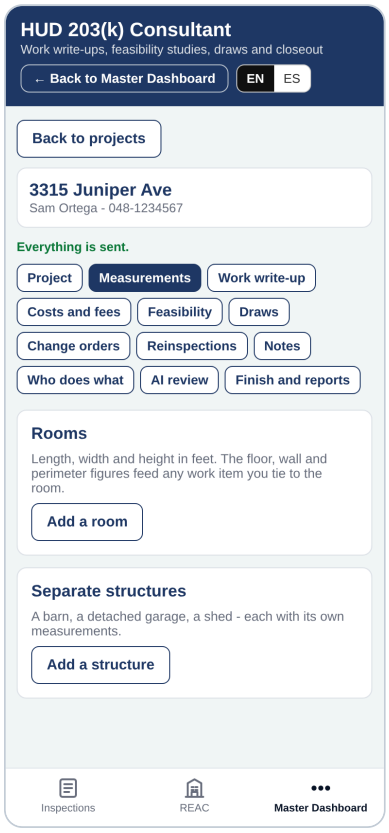


STEP 3

The contractor

Further down: the contractor, their license and when it expires, liability insurance with the coverage and expiry, and workers' compensation. Take photos of the license and the insurance certificates. The app warns when something is missing or expiring.

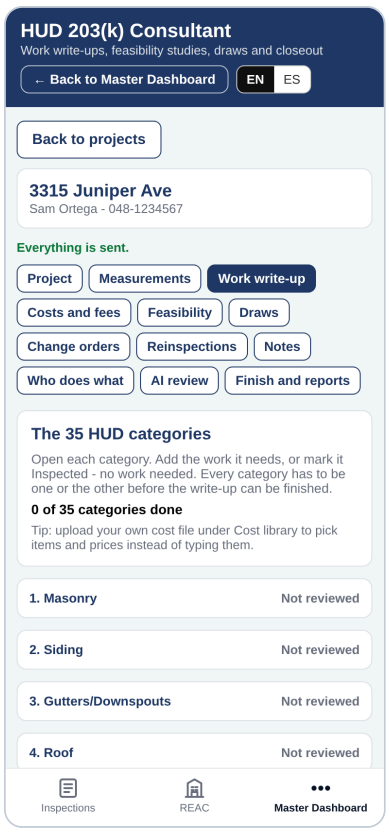
Part 2 - The work write-up



STEP 4

Measurements

Tap **Measurements**. Add each room with its length, width and height in feet, and any separate structure. The quantities in the write-up come from these.

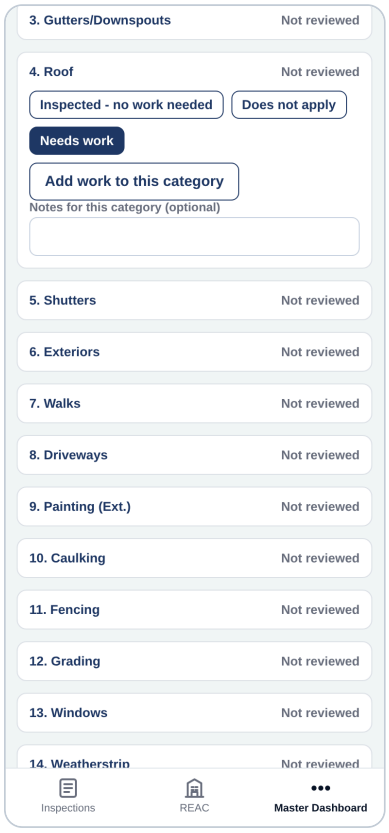


STEP 5

HUD's 35 categories

Tap **Work write-up**. Every one of HUD's 35 categories has to be reviewed before the write-up can be finished. Upload your own cost file under **Cost library** to pick items and prices instead of typing them.

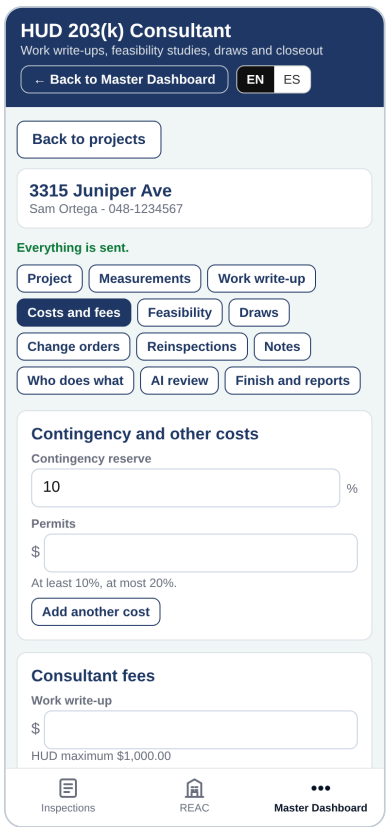
Part 2 - The work write-up



STEP 6

A category

Open a category. Mark it **Inspected - no work needed**, **Does not apply**, or **Needs work** and press **Add work to this category** for each item, with its quantity and price. Notes for the category print with it.

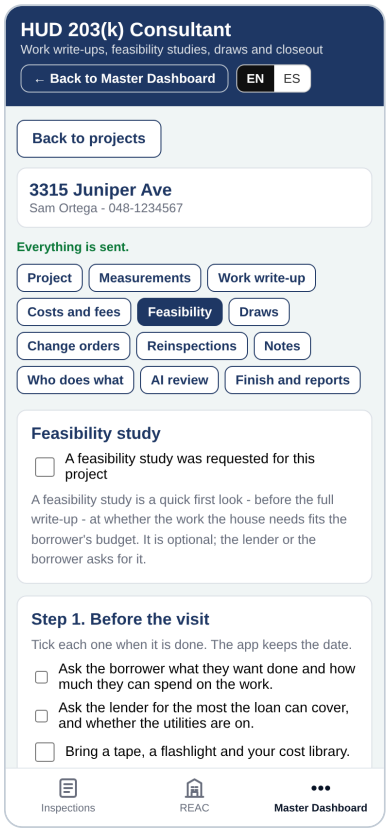


STEP 7

Costs and fees

Tap **Costs and fees**. Set the contingency reserve (at least 15% when the utilities are off), permits and any other cost, and the consultant fees - the app shows HUD's maximum beside each fee.

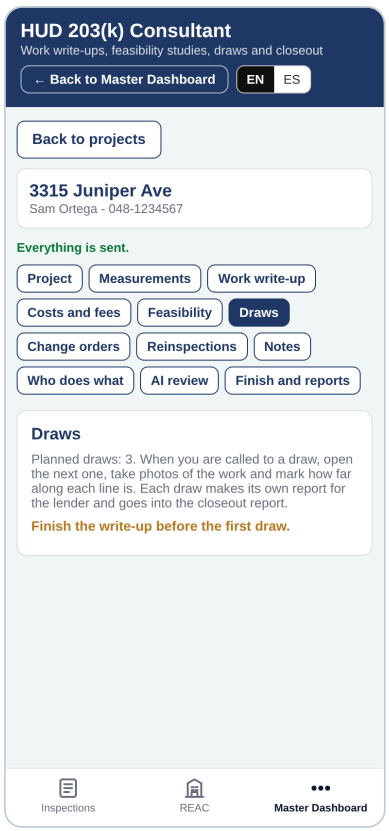
Part 3 - Feasibility and draws



STEP 8

Feasibility

Tap **Feasibility** when the borrower or lender asked for a feasibility study. It walks you through what to ask before the visit and gives a rough cost by system against the loan maximum.

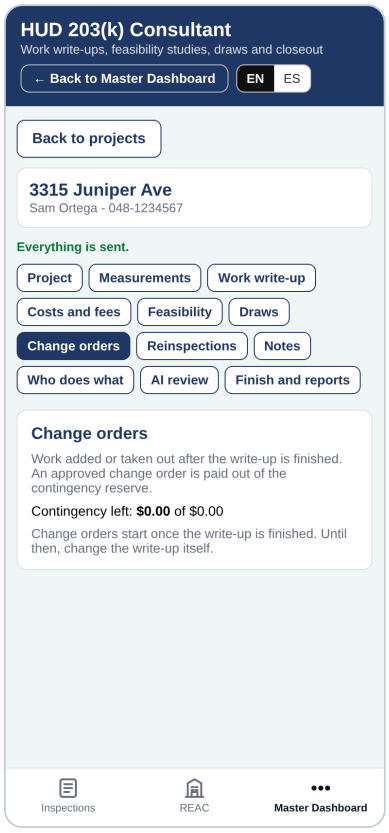


STEP 9

Draws

Tap **Draws**. When you are called to a draw, open the next one, take photos of the work and mark how far along each line is. The release is laid out the way Form HUD-9746-A does it - the amount approved, the 10% holdback, the inspection fee and the net due - and the borrower, co-borrower and contractor sign on screen. Finish the write-up before the first draw.

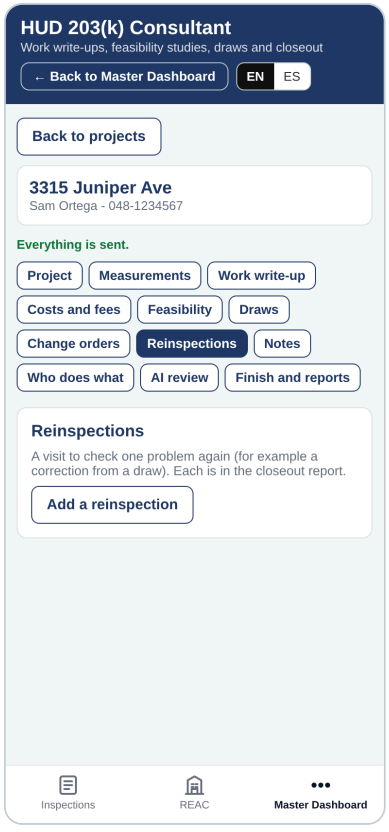
Part 3 - Feasibility and draws



STEP 10

Change orders

Tap **Change orders** for work added or taken out after the write-up is finished. Each is drawn against the contingency reserve, and the app warns when they run past it.

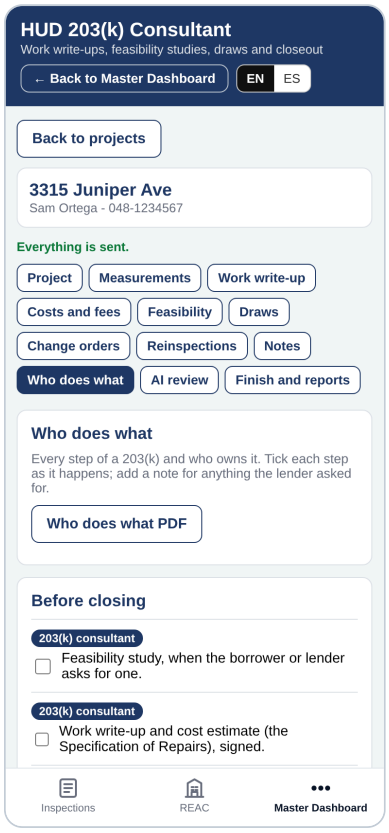


STEP 11

Reinspections

Tap **Reinspections** for a visit to check on a problem again - for example a correction from a draw. Reinspections and project notes go into the closeout report.

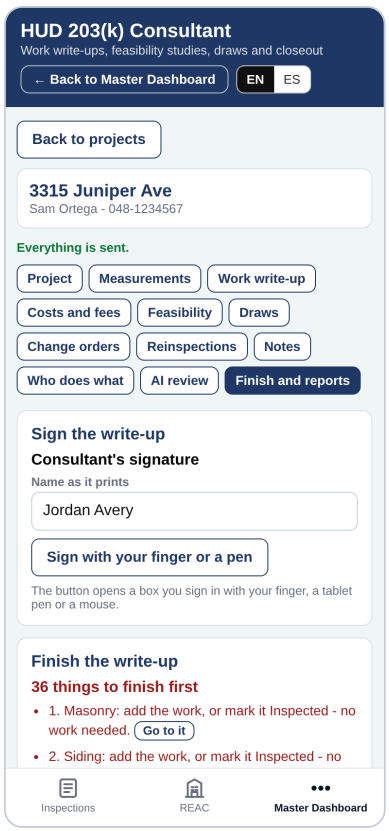
Part 4 - Finish and the documents



STEP 12

Who does what

Tap **Who does what**: a checklist of every 203(k) step from closing to the final release, tick each one as it is done. **Who does what PDF** prints it for the borrower and the lender.

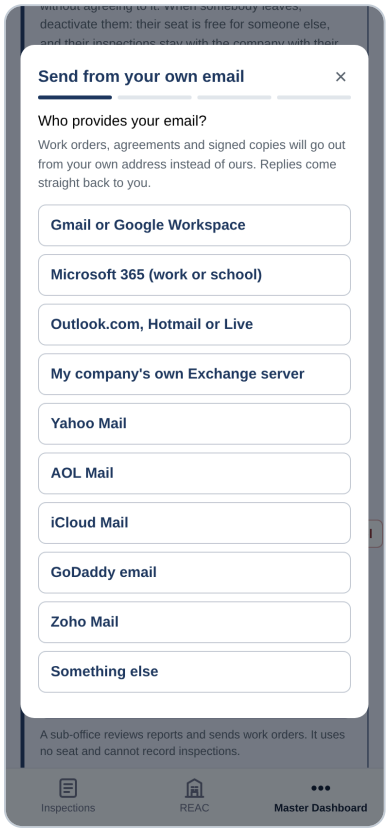


STEP 13

Finish and reports

Tap **Finish and reports**, sign the write-up, and clear the list of anything still missing with **Go to it**. Each document prints as a PDF in English with your letterhead and HUD 203(k) consultant ID: the Feasibility Study, the Work Write-Up and Cost Estimate, each Draw Request and Change Order, the state lien waivers, the Who Does What checklist, the Borrower's Letter of Completion, the Final Release Notice, Form HUD-92700-A and the Closeout Report. One button downloads every document of the project as one bookmarked PDF.

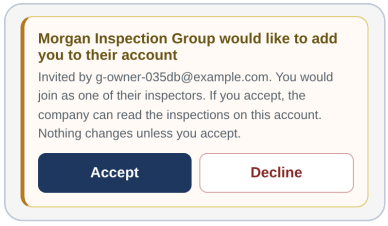
Part 5 - Your email and your team



STEP 14

Connect your email (one time)

Reports, letters, work orders and invitations go out from your own email address, so replies come back to you. This is separate from the email you sign in with, and you can use the same address. On the **Master Dashboard**, open **Your company**, then **Your own email**, and press **Set up my email**. Choose your provider - Gmail or Google Workspace, Microsoft 365, Outlook.com, Exchange, Yahoo Mail, AOL Mail, iCloud Mail, GoDaddy, Zoho or Something else - and follow the steps on the screen. Most providers need an app password; the screen has a button that opens the page that makes one. Press **Save and send a test**; when the test email arrives, you are done.

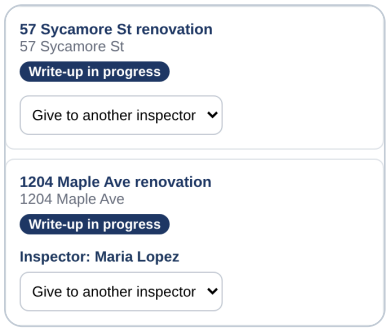


STEP 15

A company account: adding your inspectors

The person who runs a company account adds the inspectors, from the app in a web browser on a computer, tablet or phone: sign in with the company account and press **Add your inspectors** on the Master Dashboard. Connect your email first - invitations go out from it. Type the inspector's email and press **Invite inspector**; they do not need an account yet. Each waiting invitation shows when it was sent and when it expires (30 days), with **Resend** and **Cancel**. The inspector signs up with that same email, or signs in, and presses **Accept**, and you get an email when they join. From then on their inspections show up in the company account, with their name and license on every report.

Part 5 - Your email and your team



STEP 16

A company account: give a project to another inspector

On a company account, the owner or front office can set up the project and hand it to an inspector on the team. Under each project in the list, open **Give to another inspector** and pick the name. It moves to that inspector's list, with their name and license on the report, and your list shows **Inspector:** and who has it. You can still open it to look, but only they can change it. To take it back, choose **Me**. Once the project has been started or has photos, it stays with whoever started it. Only company accounts with another inspector see this; someone working alone does not, and anyone can still email their own reports.