Semper Fi Home Inspections
Dr. George Rapciewicz Jr. - 203(k) Consultant
HUD 203(k) Consultant ID: S0885
(650) 489-2592 george@californiabuildinginspections.com

203(k) Work Write-Up and Specification of Repairs

Prepared by the 203(k) consultant for the borrower, the lender and HUD.

Property	1840 Sample Grove Ln, Riverside, CA 92501	**FHA case no.**	000-0000000
Borrower	Jordan Avery (sample) and Casey Avery (sample)	**Loan type**	FHA 203(k) Standard
Lender	Sample Home Lending - Loan officer (sample) (555) 010-0190	**Contractor**	Sample Builders Inc. (sample) - License 000000 (555) 010-0175 License expires August 31, 2027
Inspection date	September 14, 2026	**Year built**	1962
Size	1,340 sq ft, 1 story, 1 dwelling unit	**Occupancy**	Vacant
Planned draws	2		

Cost by Construction Item (HUD-9746-A order)

#	Construction item	Status	Required	Borrower-requested	Total
1	Masonry	Inspected - no work needed			-
2	Siding	Inspected - no work needed			-
3	Gutters/Downspouts	1 item	$1,400.00		$1,400.00
4	Roof	1 item	$6,750.00		$6,750.00
5	Shutters	Not applicable			-
6	Exteriors	Inspected - no work needed			-
7	Walks	Inspected - no work needed			-
8	Driveways	Inspected - no work needed			-
9	Painting (Ext.)	1 item	$3,135.00		$3,135.00
10	Caulking	Inspected - no work needed			-
11	Fencing	Inspected - no work needed			-
12	Grading	Inspected - no work needed			-
13	Windows	1 item	$5,400.00		$5,400.00
14	Weatherstrip	Inspected - no work needed			-
15	Doors (Ext.)	1 item	$760.00		$760.00
16	Doors (Int.)	Inspected - no work needed			-
17	Partition Wall	Inspected - no work needed			-
18	Plaster/Drywall	1 item	$448.00		$448.00
19	Decorating	Inspected - no work needed			-
20	Wood Trim	Inspected - no work needed			-
21	Stairs	Inspected - no work needed			-
22	Closets	Inspected - no work needed			-
23	Wood Floors	Inspected - no work needed			-
24	Finished Floors	1 item		$4,510.00	$4,510.00
25	Ceramic Tile	Inspected - no work needed			-
26	Bath Accessories	Inspected - no work needed			-
27	Plumbing	2 items	$6,800.00		$6,800.00
28	Electrical	2 items	$4,100.00		$4,100.00

#	Construction item	Status	Required	Borrower-requested	Total
29	Heating	Inspected - no work needed			-
30	Insulation	Inspected - no work needed			-
31	Cabinetry	1 item		$6,710.00	$6,710.00
32	Appliances	Inspected - no work needed			-
33	Basements	Not applicable			-
34	Cleanup	1 item	$600.00		$600.00
35	Miscellaneous	Inspected - no work needed			-
	Total repair cost		**$29,393.00**	**$11,220.00**	**$40,613.00**

Cost Summary as Written

Total repair cost (35 categories)	$40,613.00
Required repairs	$29,393.00
Borrower-requested improvements	$11,220.00
Contingency reserve (10% of the repair cost)	$4,061.30
Consultant fee - work write-up	$400.00
Consultant fee - 2 draw inspections at $375.00	$750.00
Total cost of rehabilitation	$45,824.30

Figures computed from the quantities and unit costs above; each line rounded to the cent.
Consultant fees are within HUD's maximums (Mortgagee Letter 2024-13).

Specification of Repairs

1. Masonry
Inspected - no work needed.

2. Siding
Inspected - no work needed.

3. Gutters/Downspouts

Work item	Location	Qty	Unit	Material	Labor	Total
Replace gutters and downspouts, 5-inch seamless aluminum Required	Perimeter	140	LF	$630.00	$770.00	**$1,400.00**

Category 3 total: $1,400.00

4. Roof

Work item	Location	Qty	Unit	Material	Labor	Total
Tear off and replace composition shingle roof, 30-year architectural, with new underlayment Required	Main house	18	SQ	$2,970.00	$3,780.00	**$6,750.00**

Category 4 total: $6,750.00

5. Shutters
Not applicable: The house has no shutters.

6. Exteriors
Inspected - no work needed.

7. Walks
Inspected - no work needed.

8. Driveways
Inspected - no work needed.

9. Painting (Ext.)

Work item	Location	Qty	Unit	Material	Labor	Total
Prepare and paint exterior stucco and trim, two coats Required	Exterior	1,650	SF	$907.50	$2,227.50	**$3,135.00**

Category 9 total: $3,135.00

10. Caulking
Inspected - no work needed.

11. Fencing
Inspected - no work needed.

12. Grading
Inspected - no work needed.

13. Windows

Work item	Location	Qty	Unit	Material	Labor	Total
Replace single-pane aluminum windows with dual-pane vinyl, retrofit Required	Throughout	9	EA	$3,780.00	$1,620.00	**$5,400.00**

Category 13 total: $5,400.00

14. Weatherstrip
Inspected - no work needed.

15. Doors (Ext.)

Work item	Location	Qty	Unit	Material	Labor	Total
Replace front entry door, steel prehung with hardware Required	Front entry	1	EA	$520.00	$240.00	**$760.00**

Category 15 total: $760.00

16. Doors (Int.)

Inspected - no work needed.

17. Partition Wall

Inspected - no work needed.

18. Plaster/Drywall

Work item	Location	Qty	Unit	Material	Labor	Total
Repair water-damaged drywall at hall bath ceiling, tape, texture and prime Required	Hall bath	64	SF	$144.00	$304.00	**$448.00**

Category 18 total: $448.00

19. Decorating

Inspected - no work needed.

20. Wood Trim

Inspected - no work needed.

21. Stairs

Inspected - no work needed.

22. Closets

Inspected - no work needed.

23. Wood Floors

Inspected - no work needed.

24. Finished Floors

Work item	Location	Qty	Unit	Material	Labor	Total
Install luxury vinyl plank flooring over prepared subfloor Borrower-requested	Living, dining, halls	820	SF	$2,542.00	$1,968.00	**$4,510.00**

Category 24 total: $4,510.00

25. Ceramic Tile

Inspected - no work needed.

26. Bath Accessories

Inspected - no work needed.

27. Plumbing

Work item	Location	Qty	Unit	Material	Labor	Total
Replace water heater, 50-gallon gas, with seismic straps and expansion tank Required	Garage	1	EA	$1,150.00	$650.00	**$1,800.00**
Replace galvanized supply piping with PEX, whole house Required	Throughout	1	LS	$1,800.00	$3,200.00	**$5,000.00**

Category 27 total: $6,800.00

28. Electrical

Work item	Location	Qty	Unit	Material	Labor	Total
Upgrade electrical panel to 200-amp with new breakers, permit and inspection Required	Garage	1	LS	$1,900.00	$1,600.00	**$3,500.00**
Install smoke and carbon monoxide alarms, hard-wired with battery backup Required	Bedrooms and halls	6	EA	$330.00	$270.00	**$600.00**

Category 28 total: $4,100.00

29. Heating

Inspected - no work needed.

30. Insulation

Inspected - no work needed.

31. Cabinetry

Work item	Location	Qty	Unit	Material	Labor	Total
Replace kitchen cabinets and countertops, standard grade Borrower-requested	Kitchen	22	LF	$4,620.00	$2,090.00	**$6,710.00**

Category 31 total: $6,710.00

32. Appliances

Inspected - no work needed.

33. Basements

Not applicable: Slab-on-grade house; there is no basement.

34. Cleanup

Work item	Location	Qty	Unit	Material	Labor	Total
Final construction cleanup and debris haul-off Required	Site	1	LS	$150.00	$450.00	**$600.00**

Category 34 total: $600.00

35. Miscellaneous

Inspected - no work needed.

Measurements

Home: 1,340 sq ft.

Rooms

Name	L x W x H (ft)	Floor (SF)	Walls (SF)	Perimeter (LF)	Notes
Living room	- x - x -	0	0	0	
Kitchen	- x - x -	0	0	0	
Hall bath	- x - x -	0	0	0	

Wall area is the perimeter times the height, less the door and window openings entered.

Consultant's Certification

I prepared this work write-up after inspecting the property on the date shown. The work listed is what I found necessary or what the borrower asked for, as marked, and the costs are my estimate of what the work should cost. I have no interest in the property, the borrower, the contractor or the loan.



Dr. George Rapciewicz Jr., 203(k) Consultant

Signed September 16, 2026, 4:20 PM PDT

Write-up finished September 16, 2026, 4:22 PM PDT.

This report records the consultant's visual review of the property on the date shown and the work and costs the consultant specified. It is not a home inspection, an appraisal, an engineering report or a guarantee of the work. Quantities are from the measurements recorded; unit costs are from the consultant's own cost library. Contractors' bids may differ.

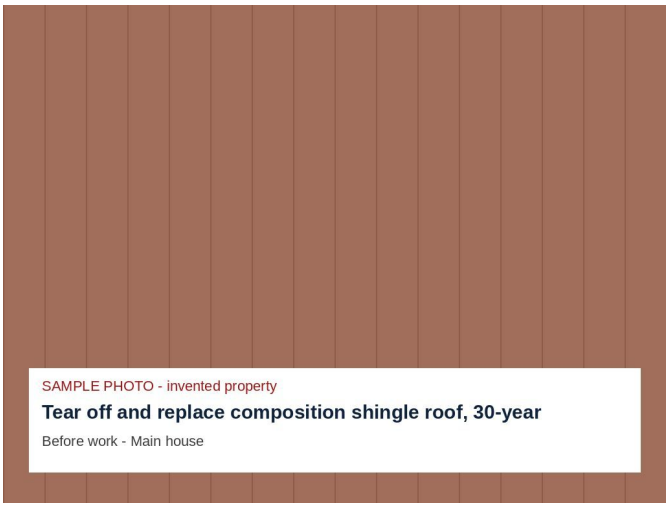
Photographs

General



September 14, 2026, 10:00 AM PDT

Tear off and replace composition shingle roof, 30-year architectural, with new underlayment



September 14, 2026, 10:00 AM PDT

Replace gutters and downspouts, 5-inch seamless aluminum



September 14, 2026, 10:00 AM PDT

Prepare and paint exterior stucco and trim, two coats



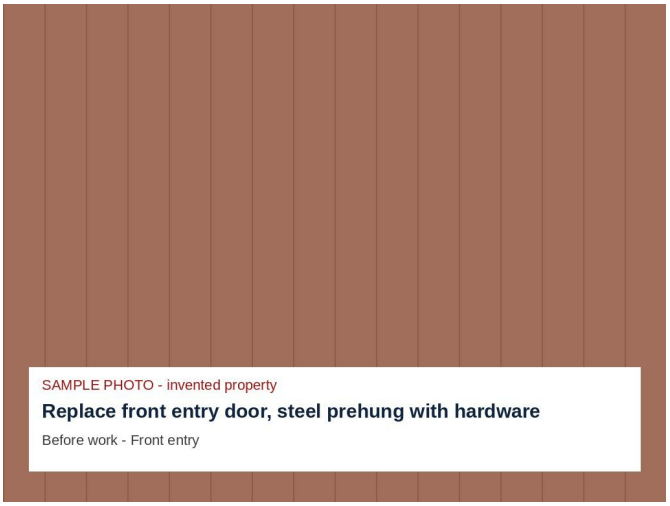
September 14, 2026, 10:00 AM PDT

Replace single-pane aluminum windows with dual-pane vinyl, retrofit



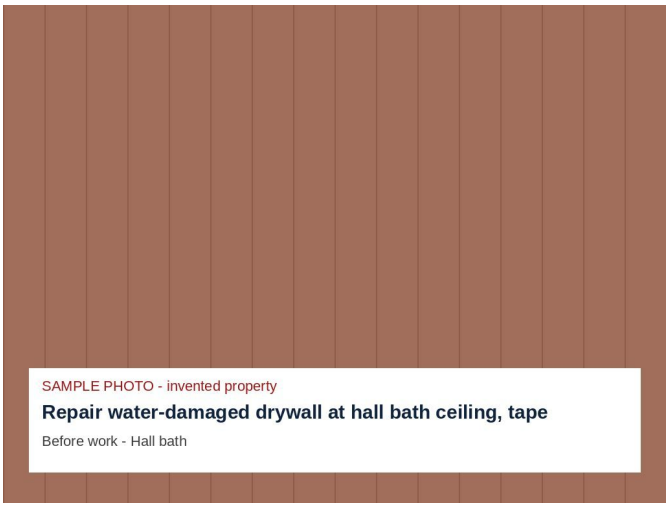
September 14, 2026, 10:00 AM PDT

Replace front entry door, steel prehung with hardware



September 14, 2026, 10:00 AM PDT

Repair water-damaged drywall at hall bath ceiling, tape, texture and prime



September 14, 2026, 10:00 AM PDT

203 (k) Borrower's Acknowledgement

U.S. Department of Housing and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval Number 2502-0527 (Exp. 8/31/2024)

Condition of Property: I understand that the property I am purchasing is not HUD approved and HUD does not warrant the condition or the value of the property. I understand the HUD plan review (where performed) and the appraisal are performed to determine compliance with the required architectural exhibits and to estimate the value of the property, but neither guarantees the house is free of defects. I understand I was responsible to have an independent consultant and/or a professional home inspection service perform an inspection of the property and the cost of the inspection was (or could be) included in the mortgage.

Loan Requirements

- I understand at the time of the loan closing of an FHA-insured 203(k) Rehabilitation Loan, for which I have applied to my lender, the proceeds designated for the rehabilitation or improvement (including a contingency reserve, mortgage payments and any other fees, where applicable) are to be placed in an interest bearing escrow account. The Rehabilitation Escrow Account is not, nor will it be treated as an escrow for the paying of real estate taxes, insurance premiums, delinquent notes, ground rents or assessments.

I hereby request the lender, after the Final Release Notice is issued, to:

☐ Pay the net interest income directly to me/us.

☐ Apply the net interest income directly to the mortgage principal balance for an equal amount of principal reduction.

☐ Other: _____

- I understand that the Rehabilitation Escrow Account will cease paying interest to me if (1) the loan payments are delinquent for more than 30 days; or (2) the completion date (or an approved extension) has expired. During this period, the interest will be paid down on the mortgage principal. I understand if I clear up the delinquent or default status and/or the completion date has not expired or an extension has been approved, then the interest on the escrow account will begin again to be paid according to the request above.
- I understand no draws on the escrow account can be made until all permits have been issued by the local or state building departments, where required. I further understand I can only request monies for the actual cost of rehabilitation. If any cost savings result on any line item of the Draw Request, form HUD-9746-A, the amount saved must be used to: (1) Make further improvements to the property; (2) Pay for cost overruns in other line items of the Draw Request; or (3) Prepay the mortgage principal.
- I understand the contractor(s) is responsible to complete the work described in the architectural exhibits in a workmanlike manner. If I agree the work has been properly completed, I will sign the Draw Request, form HUD-9746-A, thereby accepting the responsibility that the completed work is acceptable and payment is justified. I understand there is a 10 percent holdback on each Draw Request to assure the work is properly completed and for lien protection.
- I understand I am responsible to negotiate any and all agreements with the contractor(s) I select and that HUD suggests that the Agreement with the contractor should include a provision for binding arbitration with the American Arbitration Association on any dispute.
- I understand if I change a contractor for any reason, I may be obligated under the terms of the original contractor's agreement and I should seek legal advice before taking such action. If I disagree with the contractor regarding the acceptable completion of the work, I can request an inspection by the fee inspector to determine if the work has been properly completed. If an agreement cannot be made with the contractor, the lender may hold the money until such time as an agreement is reached or an arbitrator's decision is rendered.
- I understand the lender or HUD does not provide a one-year warranty on the completed work on the property. I am responsible to obtain such warranty(s) from the contractor(s) and the warranty should be stated in the Homeowner-Contractor Agreement.
- I understand I am responsible to make the mortgage payments during the term of the loan, including the rehabilitation period, to ensure the property will not go into default. The construction on the home must start within 30 days; if the construction ceases for more than 30 days, the lender may consider the loan in default or the lender can use the escrow money to have the work completed. If the work stops or is not progressing as it should, or if the work does not comply with the accepted architectural exhibits, the lender may require additional compliance inspections to protect the security of the loan and I will be responsible to pay for the inspections and the cost of the inspection may be withheld at the next draw request.
- I understand no changes to the architectural exhibits can be made without the acceptance of the lender (or HUD) on form HUD-92577. The contingency fund is set up for changes that affect the health, safety, or items of necessity of the occupants of the property. If the contingency reserve is insufficient, I must place additional monies into the account for payment upon acceptance of the change. Additional improvements can be made after it is determined no further health and safety items exist. A change order will be made to assure the monies are available to the contractor upon completion of the changed work.
- I understand if there are unused contingency funds, mortgage payments, inspection fees or other monies in the Rehabilitation Escrow Account after the Final Release is processed, the lender, in compliance with HUD regulations, ***must*** apply those funds to prepay the mortgage principal, provided those items are a part of the mortgage.
- I understand the lender may retain the 10 percent holdback, for a period not to exceed 35 days (or the time period required by law to file a lien, whichever is longer), to ensure compliance with state lien waiver laws or other state requirements. Upon completion of the work, I understand I will be provided: (1) The Final Draw Request; (2) The Final Release Notice; and (3) An accounting of the final distribution of all funds.

This statement must be delivered to you prior to closing the loan. Return one copy to your lender as proof you have read the entire document. Keep one copy for your records. You, the borrower(s), must be certain that you understand this information. Sign here only after you have read this entire document. Seek professional advice if you are uncertain.

Borrower's Signature & Date:	Co-Borrower's Signature & Date:
X	X

I, the lender, certify this information was delivered to the borrower(s) prior to the time of loan closing.

Lender's Signature & Date:

X

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Who Does What - 203(k) Steps

Borrower	Jordan Avery (sample)	**FHA case no.**	000-0000000
Property	1840 Sample Grove Ln, Riverside, CA 92501	**Lender**	Sample Home Lending
Contractor	Sample Builders Inc. (sample)	**Consultant**	Dr. George Rapciewicz Jr.

Before closing

Done	Who	Step	Date / note
[ ]	203(k) consultant	Feasibility study, when the borrower or lender asks for one.	
[ ]	203(k) consultant	Work write-up and cost estimate (the Specification of Repairs), signed.	
[ ]	Contractor	Bid for the work in the write-up; license and insurance to the lender.	
[ ]	Borrower	Review and accept the write-up and the contractor's bid.	
[ ]	Borrower	Sign the 203(k) Borrower's Acknowledgment (Form HUD-92700-A).	
[ ]	Borrower, Contractor	Sign the Homeowner/Contractor Agreement.	
[ ]	Lender	Work out the maximum mortgage (Form HUD-92700, the 203(k) Maximum Mortgage Worksheet).	
[ ]	Lender	Approve the write-up and the bid, and set up the rehabilitation escrow account at closing.	

During the work (each draw)

Done	Who	Step	Date / note
[ ]	Contractor	Ask for each draw when the work for it is done.	
[ ]	Contractor	Give lien waivers with each draw: conditional for this draw, unconditional for the last one paid (from every subcontractor and supplier the lender asks for, too).	
[ ]	203(k) consultant	Inspect each draw, mark the work done by line, photograph it, and sign the draw request (Form HUD-9746-A).	
[ ]	Borrower	Sign each draw request.	
[ ]	Lender	Release each draw, less the 10% holdback.	
[ ]	203(k) consultant, Borrower, Lender	Change orders: the consultant writes them up, the borrower and the lender approve them before the work.	

Finishing the job

Done	Who	Step	Date / note
[ ]	203(k) consultant	Final inspection: all work done, signed off on the last draw.	
[ ]	Contractor	Final lien waivers: conditional on the final payment, then unconditional once paid (from every subcontractor and supplier the lender asks for, too).	
[ ]	Lender	Release the holdback after the final inspection and the final lien waivers.	
[ ]	203(k) consultant	Closeout report to the lender: every draw, change order, note and photograph.	

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Change Order No. 1

Property	1840 Sample Grove Ln, Riverside, CA 92501	**FHA case no.**	000-0000000
Borrower	Jordan Avery (sample) and Casey Avery (sample)	**Loan type**	FHA 203(k) Standard
Lender	Sample Home Lending - Loan officer (sample) (555) 010-0190	**Contractor**	Sample Builders Inc. (sample) - License 000000 (555) 010-0175 License expires August 31, 2027
Inspection date	September 14, 2026	**Year built**	1962
Size	1,340 sq ft, 1 story, 1 dwelling unit	**Occupancy**	Vacant
Planned draws	2		

Status	Approved	**Date**	October 22, 2026
Requested by	Contractor	**Reason**	Found after the tile and drywall were removed

What changes

Hidden subfloor damage under the hall bath

Work added

Work item	Location	Qty	Unit	Material	Labor	Total
Replace rotted subfloor and joist sistering found under hall bath after demolition Required	Hall bath	48	SF	$312.00	$552.00	**$864.00**

Work added	$864.00
Work removed	-$0.00
Net change	$864.00
Contingency reserve	$4,061.30
Used by approved change orders	$864.00
Contingency left	$3,197.30

Approvals: Borrower: yes; Contractor: yes; Lender: yes

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Draw Request - Draw No. 1

Laid out as Form HUD-9746-A, Section 203(k) Rehabilitation Draw Request.

Borrower	Jordan Avery (sample)	**FHA case no.**	000-0000000
Property	1840 Sample Grove Ln, Riverside, CA 92501	**Lender**	Sample Home Lending
Draw no.	1	**Date of inspection**	October 24, 2026

#	Construction items	Total escrow	Previous draw totals	Request for this draw	Inspector adjusted
1	Masonry				
2	Siding				
3	Gutters/Downspouts	$1,400.00			$1,400.00
4	Roof	$6,750.00			$6,750.00
5	Shutters				
6	Exteriors				
7	Walks				
8	Driveways				
9	Painting (Ext.)	$3,135.00			
10	Caulking				
11	Fencing				
12	Grading				
13	Windows	$5,400.00			$5,400.00
14	Weatherstrip				
15	Doors (Ext.)	$760.00			
16	Doors (Int.)				
17	Partition Wall				
18	Plaster/Drywall	$1,312.00			$224.00
19	Decorating				
20	Wood Trim				
21	Stairs				
22	Closets				
23	Wood Floors				
24	Finished Floors	$4,510.00			
25	Ceramic Tile				
26	Bath Accessories				
27	Plumbing	$6,800.00			$6,800.00
28	Electrical	$4,100.00			$1,750.00
29	Heating				
30	Insulation				
31	Cabinetry	$6,710.00			
32	Appliances				
33	Basements				
34	Cleanup	$600.00			
35	Miscellaneous				
	Totals	**$41,477.00**	**$0.00**		**$22,324.00**
	Contingency reserve	$3,197.30			
	Total cost of rehabilitation	**$45,824.30**			

Contingency reserve as written $4,061.30; $864.00 used by approved change orders and now in the lines above; $3,197.30 remaining.

Release

Approved for release (inspector adjusted, this draw)	$22,324.00
Totals to date (previous draws plus this draw)	$22,324.00
Less 10% holdback	-$2,232.40
Payable to fee inspector	$0.00
Net amount due borrower	$20,091.60

Rehabilitation Inspection Report

FHA case no. 000-0000000 Draw no. 1 Inspection date October 24, 2026

I. Inspection of on-site repairs and/or improvements reveals:

[ ] 1. Unable to make inspection (explanation below).

[ ] 2. Correction essential (explanation below).
[ ] a. Examine at next inspection [ ] b. Do not conceal until reinspected

[X] 3. No noncompliance observed.

[ ] 4. Acceptable variations (described below).

[ ] 5. On-site improvements acceptably completed.

II. Explanation of statements checked above:

None.

Notes

Roof, gutters, windows and repiping complete. Panel upgrade rough-in passed city inspection.

I certify that I have carefully inspected this property on this date. I have no personal interest in the property, the applicant or the proceeds of the mortgage. To the best of my knowledge the amounts approved for release cover work completed and properly installed in a workmanlike manner.



Dr. George Rapciewicz Jr., 203(k) Consultant / Inspector

Signed October 24, 2026, 2:30 PM PDT

Draw finished October 24, 2026, 2:35 PM PDT.

Release signatures

Signed on the consultant's device where a signature shows; otherwise signed by hand on this printed copy.

Borrower Date

Co-borrower Date

Contractor Date

Lender's authorized agent Date

Draw Package

	What lenders usually ask for with this draw
[ ]	Conditional waiver for this draw's payment
[X]	Draw signed by the consultant

Lien waiver	Claimant	Amount	How it was signed
Conditional waiver and release on progress payment	Sample Builders Inc. (sample)	28500.00	Not signed yet

A reminder, not a requirement of this report: each lender sets its own draw conditions. Each waiver prints as its own document in the state's statutory form.

Draw 1 - Work Completed by Line

#	Work item	Line total	Before	Now	Previous	This draw
3	Replace gutters and downspouts, 5-inch seamless aluminum	$1,400.00	0%	**100%**	$0.00	$1,400.00
4	Tear off and replace composition shingle roof, 30-year architectural, with new underlayment	$6,750.00	0%	**100%**	$0.00	$6,750.00
9	Prepare and paint exterior stucco and trim, two coats	$3,135.00	0%	**0%**	$0.00	$0.00
13	Replace single-pane aluminum windows with dual-pane vinyl, retrofit	$5,400.00	0%	**100%**	$0.00	$5,400.00
15	Replace front entry door, steel prehung with hardware	$760.00	0%	**0%**	$0.00	$0.00
18	Repair water-damaged drywall at hall bath ceiling, tape, texture and prime	$448.00	0%	**50%**	$0.00	$224.00
18	Replace rotted subfloor and joist sistering found under hall bath after demolition	$864.00	0%	**0%**	$0.00	$0.00
24	Install luxury vinyl plank flooring over prepared subfloor	$4,510.00	0%	**0%**	$0.00	$0.00
27	Replace galvanized supply piping with PEX, whole house	$5,000.00	0%	**100%**	$0.00	$5,000.00
27	Replace water heater, 50-gallon gas, with seismic straps and expansion tank	$1,800.00	0%	**100%**	$0.00	$1,800.00
28	Install smoke and carbon monoxide alarms, hard-wired with battery backup	$600.00	0%	**0%**	$0.00	$0.00
28	Upgrade electrical panel to 200-amp with new breakers, permit and inspection	$3,500.00	0%	**50%**	$0.00	$1,750.00
31	Replace kitchen cabinets and countertops, standard grade	$6,710.00	0%	**0%**	$0.00	$0.00
34	Final construction cleanup and debris haul-off	$600.00	0%	**0%**	$0.00	$0.00

Percent complete is cumulative: what the consultant saw finished at this visit.

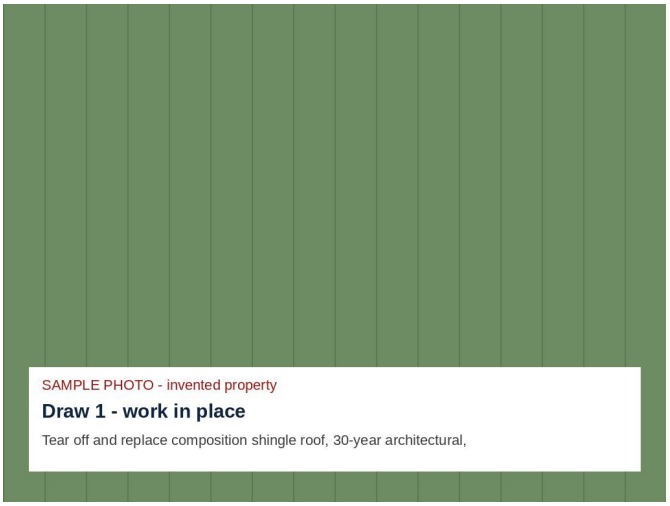
Draw 1 Photographs

Replace gutters and downspouts, 5-inch seamless aluminum



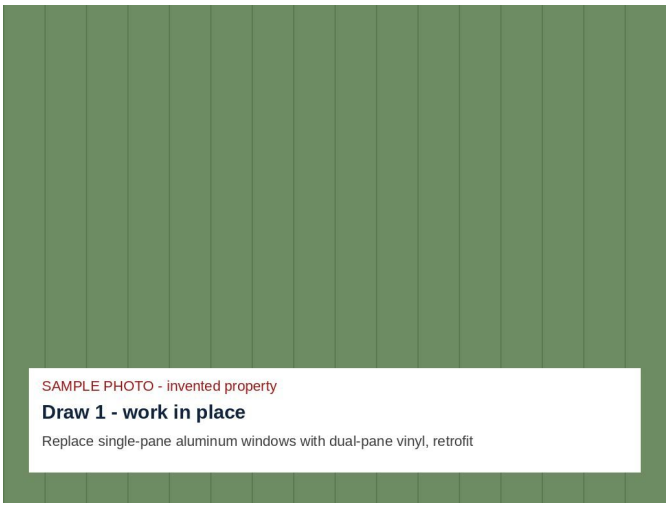
October 24, 2026, 11:00 AM PDT

Tear off and replace composition shingle roof, 30-year architectural, with new underlayment



October 24, 2026, 11:00 AM PDT

Replace single-pane aluminum windows with dual-pane vinyl, retrofit



October 24, 2026, 11:00 AM PDT

Repair water-damaged drywall at hall bath ceiling, tape, texture and prime



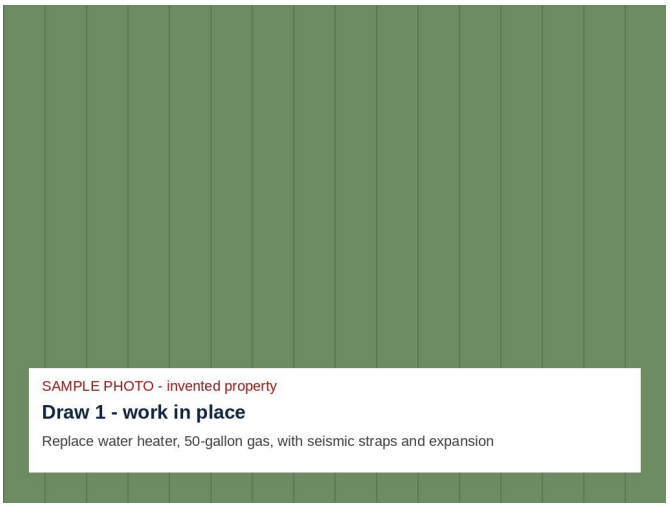
October 24, 2026, 11:00 AM PDT

Replace galvanized supply piping with PEX, whole house



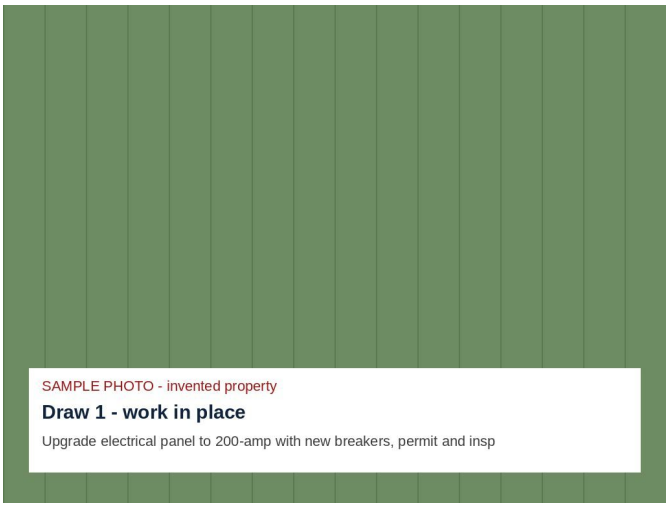
October 24, 2026, 11:00 AM PDT

Replace water heater, 50-gallon gas, with seismic straps and expansion tank



October 24, 2026, 11:00 AM PDT

Upgrade electrical panel to 200-amp with new breakers, permit and inspection



October 24, 2026, 11:00 AM PDT

CONDITIONAL WAIVER AND RELEASE ON PROGRESS PAYMENT

NOTICE: THIS DOCUMENT WAIVES THE CLAIMANT'S LIEN, STOP PAYMENT NOTICE, AND PAYMENT BOND RIGHTS EFFECTIVE ON RECEIPT OF PAYMENT. A PERSON SHOULD NOT RELY ON THIS DOCUMENT UNLESS SATISFIED THAT THE CLAIMANT HAS RECEIVED PAYMENT.

Identifying Information

Name of Claimant: Sample Builders Inc. (sample)

Name of Customer: _____

Job Location: _____

Owner: _____

Through Date: _____

Conditional Waiver and Release

This document waives and releases lien, stop payment notice, and payment bond rights the claimant has for labor and service provided, and equipment and material delivered, to the customer on this job through the Through Date of this document. Rights based upon labor or service provided, or equipment or material delivered, pursuant to a written change order that has been fully executed by the parties prior to the date that this document is signed by the claimant, are waived and released by this document, unless listed as an Exception below. This document is effective only on the claimant's receipt of payment from the financial institution on which the following check is drawn:

Maker of Check: _____

Amount of Check: $ 28500.00

Check Payable to: _____

Exceptions

This document does not affect any of the following:

(1) Retentions.

(2) Extras for which the claimant has not received payment.

(3) The following progress payments for which the claimant has previously given a conditional waiver and release but has not received payment:

Date(s) of waiver and release: _____

Amount(s) of unpaid progress payment(s): $ _____

(4) Contract rights, including (A) a right based on rescission, abandonment, or breach of contract, and (B) the right to recover compensation for work not compensated by the payment.

Signature

Claimant's Signature: _____

Claimant's Title: _____

Date of Signature: _____

Statutory form: California Civil Code section 8132. Wording from California Legislative Information, checked November 12, 2026. Confirm this form is current before use.

Semper Fi Home Inspections | Dr. George Rapciewicz Jr. - 203(k) Consultant | HUD 203(k) Consultant ID: S0885 | (650) 489-2592
george@californiabuildinginspections.com

Draw Request - Draw No. 2

Laid out as Form HUD-9746-A, Section 203(k) Rehabilitation Draw Request.

Borrower	Jordan Avery (sample)	**FHA case no.**	000-0000000
Property	1840 Sample Grove Ln, Riverside, CA 92501	**Lender**	Sample Home Lending
Draw no.	2	**Date of inspection**	November 18, 2026

#	Construction items	Total escrow	Previous draw totals	Request for this draw	Inspector adjusted
1	Masonry				
2	Siding				
3	Gutters/Downspouts	$1,400.00	$1,400.00		
4	Roof	$6,750.00	$6,750.00		
5	Shutters				
6	Exteriors				
7	Walks				
8	Driveways				
9	Painting (Ext.)	$3,135.00			$3,135.00
10	Caulking				
11	Fencing				
12	Grading				
13	Windows	$5,400.00	$5,400.00		
14	Weatherstrip				
15	Doors (Ext.)	$760.00			$760.00
16	Doors (Int.)				
17	Partition Wall				
18	Plaster/Drywall	$1,312.00	$224.00		$1,088.00
19	Decorating				
20	Wood Trim				
21	Stairs				
22	Closets				
23	Wood Floors				
24	Finished Floors	$4,510.00			$4,510.00
25	Ceramic Tile				
26	Bath Accessories				
27	Plumbing	$6,800.00	$6,800.00		
28	Electrical	$4,100.00	$1,750.00		$2,350.00
29	Heating				
30	Insulation				
31	Cabinetry	$6,710.00			$6,710.00
32	Appliances				
33	Basements				
34	Cleanup	$600.00			$600.00
35	Miscellaneous				
	Totals	**$41,477.00**	**$22,324.00**		**$19,153.00**
	Contingency reserve	$3,197.30			
	Total cost of rehabilitation	**$45,824.30**			

Contingency reserve as written $4,061.30; $864.00 used by approved change orders and now in the lines above; $3,197.30 remaining.

Release

Approved for release (inspector adjusted, this draw)	$19,153.00
Totals to date (previous draws plus this draw)	$41,477.00
Less 10% holdback	-$1,915.30
Payable to fee inspector	$0.00
Net amount due borrower	$17,237.70

Rehabilitation Inspection Report

FHA case no. 000-0000000 Draw no. 2 Inspection date November 18, 2026

I. Inspection of on-site repairs and/or improvements reveals:

[ ] 1. Unable to make inspection (explanation below).

[ ] 2. Correction essential (explanation below).
[ ] a. Examine at next inspection [ ] b. Do not conceal until reinspected

[ ] 3. No noncompliance observed.

[ ] 4. Acceptable variations (described below).

[X] 5. On-site improvements acceptably completed.

II. Explanation of statements checked above:

None.

Notes

All work on the write-up and change order 1 is complete.

I certify that I have carefully inspected this property on this date. I have no personal interest in the property, the applicant or the proceeds of the mortgage. To the best of my knowledge the amounts approved for release cover work completed and properly installed in a workmanlike manner.



Dr. George Rapciewicz Jr., 203(k) Consultant / Inspector

Signed November 18, 2026, 3:00 PM PST

Draw finished November 18, 2026, 3:15 PM PST.

Release signatures

Signed on the consultant's device where a signature shows; otherwise signed by hand on this printed copy.

Borrower Date

Co-borrower Date

Contractor Date

Lender's authorized agent Date

Draw Package

	What lenders usually ask for with this draw
[ ]	Conditional waiver on final payment
[ ]	Unconditional waiver for the draw 1 payment

	What lenders usually ask for with this draw
[X]	Draw signed by the consultant
[-]	Unconditional waiver on final payment - once the final payment clears, before the holdback is released

Lien waiver	Claimant	Amount	How it was signed
Conditional waiver and release on final payment	Sample Builders Inc. (sample)	31200.00	Not signed yet

A reminder, not a requirement of this report: each lender sets its own draw conditions. Each waiver prints as its own document in the state's statutory form.

Draw 2 - Work Completed by Line

#	Work item	Line total	Before	Now	Previous	This draw
3	Replace gutters and downspouts, 5-inch seamless aluminum	$1,400.00	100%	**100%**	$1,400.00	$0.00
4	Tear off and replace composition shingle roof, 30-year architectural, with new underlayment	$6,750.00	100%	**100%**	$6,750.00	$0.00
9	Prepare and paint exterior stucco and trim, two coats	$3,135.00	0%	**100%**	$0.00	$3,135.00
13	Replace single-pane aluminum windows with dual-pane vinyl, retrofit	$5,400.00	100%	**100%**	$5,400.00	$0.00
15	Replace front entry door, steel prehung with hardware	$760.00	0%	**100%**	$0.00	$760.00
18	Repair water-damaged drywall at hall bath ceiling, tape, texture and prime	$448.00	50%	**100%**	$224.00	$224.00
18	Replace rotted subfloor and joist sistering found under hall bath after demolition	$864.00	0%	**100%**	$0.00	$864.00
24	Install luxury vinyl plank flooring over prepared subfloor	$4,510.00	0%	**100%**	$0.00	$4,510.00
27	Replace galvanized supply piping with PEX, whole house	$5,000.00	100%	**100%**	$5,000.00	$0.00
27	Replace water heater, 50-gallon gas, with seismic straps and expansion tank	$1,800.00	100%	**100%**	$1,800.00	$0.00
28	Install smoke and carbon monoxide alarms, hard-wired with battery backup	$600.00	0%	**100%**	$0.00	$600.00
28	Upgrade electrical panel to 200-amp with new breakers, permit and inspection	$3,500.00	50%	**100%**	$1,750.00	$1,750.00
31	Replace kitchen cabinets and countertops, standard grade	$6,710.00	0%	**100%**	$0.00	$6,710.00
34	Final construction cleanup and debris haul-off	$600.00	0%	**100%**	$0.00	$600.00

Percent complete is cumulative: what the consultant saw finished at this visit.

Draw 2 Photographs

Prepare and paint exterior stucco and trim, two coats



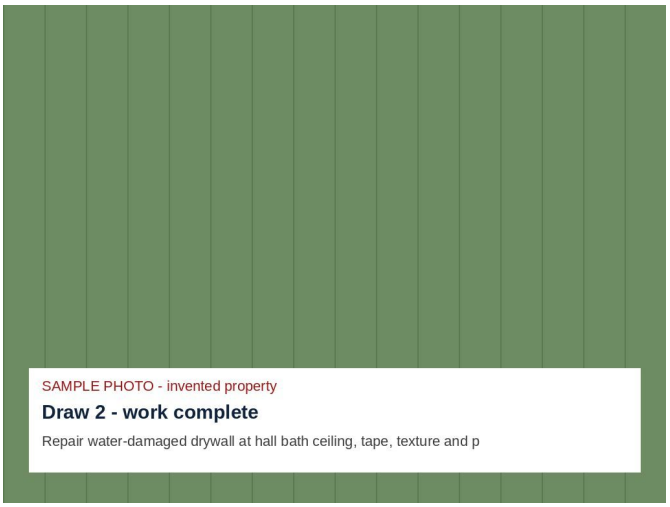
November 18, 2026, 12:00 PM PST

Replace front entry door, steel prehung with hardware



November 18, 2026, 12:00 PM PST

Repair water-damaged drywall at hall bath ceiling, tape, texture and prime



November 18, 2026, 12:00 PM PST

Replace rotted subfloor and joist sistering found under hall bath after demolition



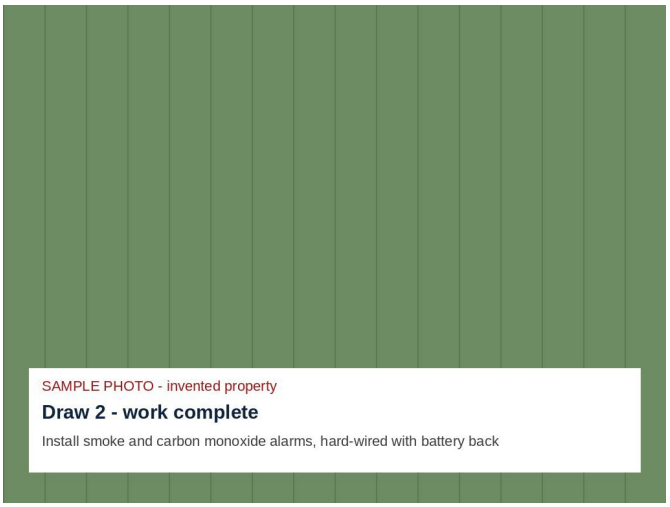
November 18, 2026, 12:00 PM PST

Install luxury vinyl plank flooring over prepared subfloor



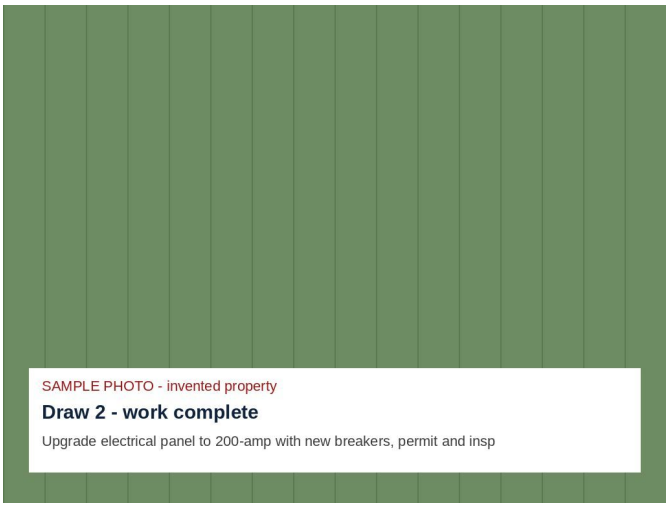
November 18, 2026, 12:00 PM PST

Install smoke and carbon monoxide alarms, hard-wired with battery backup



November 18, 2026, 12:00 PM PST

Upgrade electrical panel to 200-amp with new breakers, permit and inspection



November 18, 2026, 12:00 PM PST

Replace kitchen cabinets and countertops, standard grade



November 18, 2026, 12:00 PM PST

Final construction cleanup and debris haul-off



November 18, 2026, 12:00 PM PST

CONDITIONAL WAIVER AND RELEASE ON FINAL PAYMENT

NOTICE: THIS DOCUMENT WAIVES THE CLAIMANT'S LIEN, STOP PAYMENT NOTICE, AND PAYMENT BOND RIGHTS EFFECTIVE ON RECEIPT OF PAYMENT. A PERSON SHOULD NOT RELY ON THIS DOCUMENT UNLESS SATISFIED THAT THE CLAIMANT HAS RECEIVED PAYMENT.

Identifying Information

Name of Claimant: Sample Builders Inc. (sample)

Name of Customer: _____

Job Location: _____

Owner: _____

Conditional Waiver and Release

This document waives and releases lien, stop payment notice, and payment bond rights the claimant has for labor and service provided, and equipment and material delivered, to the customer on this job. Rights based upon labor or service provided, or equipment or material delivered, pursuant to a written change order that has been fully executed by the parties prior to the date that this document is signed by the claimant, are waived and released by this document, unless listed as an Exception below. This document is effective only on the claimant's receipt of payment from the financial institution on which the following check is drawn:

Maker of Check: _____

Amount of Check: $ 31200.00

Check Payable to: _____

Exceptions

This document does not affect any of the following:

Disputed claims for extras in the amount of: $ _____

Signature

Claimant's Signature: _____

Claimant's Title: _____

Date of Signature: _____

Statutory form: California Civil Code section 8136. Wording from California Legislative Information, checked November 12, 2026. Confirm this form is current before use.

BORROWER’S LETTER OF COMPLETION*

To: Sample Home Lending

RE:		
	FHA Case Number:	000-0000000
	Lender’s Loan Number:	SL-000000
	Property Address:	1840 Sample Grove Ln, Riverside, CA 92501

The rehabilitation construction and/or improvements to the above mentioned property, as outlined in the Rehabilitation Loan Agreement (including Architectural Exhibits), have been completed in a workmanlike manner to my/our satisfaction.

I/We request that the Final Inspection by the HUD approved inspector and the Final release of funds from the Rehabilitation Escrow Account be made to me/us after you receive an acceptable Final Compliance Inspection Report.

I/We understand that you, the lender, if required to protect the priority of the Security Instrument, may retain any "Holdback" reserve funds for a period of not more than thirty five (35) days or a longer time period allowable by state laws to ensure against any liens resulting from the Rehabilitation work done at the subject property. However, at the earliest possible date, I/we request any such funds be released as appropriate.

This request also directs you to properly distribute the funds remaining in the Rehabilitation Escrow Account that represent the balance of the Contingency Reserve, Mortgage Payment Reserve and inspection fees and other miscellaneous fees that were not used.



November 18, 2026

Borrower(s) Signature - Jordan Avery (sample) — Date

*If HUD processed, lender should forward to HUD for review

Wording: HUD sample Borrower's Letter of Completion (HUD 203(k) sample documents, hud.gov (downloaded 13 November 2026)).

Prepared by the 203(k) consultant for Sample Home Lending to review, sign and issue to the borrower. Not issued by the consultant.

FINAL RELEASE NOTICE

FHA Case Number: 000-0000000

Property Address: 1840 Sample Grove Ln, Riverside, CA 92501

Dear Mortgagor,

We have reviewed the final inspection of the improvements made to the subject property.

Based on our review and the documentation in the file, we are able to release the final draw along with the holdback. However, if it is required to protect the priority of the Security Instrument, the holdback may be retained for a period not to exceed 35 days) or the time period required by law to file a lien, whichever is longer), to ensure compliance with state lien waiver laws or other state requirements.

The principal amount of your mortgage will be prepaid in the amount of $0.00 which represents the total amount remaining in your Repair Escrow account which includes the contingency reserve, mortgage payment reserve, inspection fees or other miscellaneous fees that were financed and not released.

_____

Mortgagor

Wording: HUD Final Release Notice, HUD required language (HUD 203(k) sample documents, hud.gov (downloaded 13 November 2026)).

Semper Fi Home Inspections
Dr. George Rapciewicz Jr. - 203(k) Consultant
HUD 203(k) Consultant ID: S0885
(650) 489-2592 george@californiabuildinginspections.com

203(k) Work Write-Up and Specification of Repairs

Prepared by the 203(k) consultant for the borrower, the lender and HUD.

Property	1840 Sample Grove Ln, Riverside, CA 92501	**FHA case no.**	000-0000000
Borrower	Jordan Avery (sample) and Casey Avery (sample)	**Loan type**	FHA 203(k) Standard
Lender	Sample Home Lending - Loan officer (sample) (555) 010-0190	**Contractor**	Sample Builders Inc. (sample) - License 000000 (555) 010-0175 License expires August 31, 2027
Inspection date	September 14, 2026	**Year built**	1962
Size	1,340 sq ft, 1 story, 1 dwelling unit	**Occupancy**	Vacant
Planned draws	2		

Cost by Construction Item (HUD-9746-A order)

#	Construction item	Status	Required	Borrower-requested	Total
1	Masonry	Inspected - no work needed			-
2	Siding	Inspected - no work needed			-
3	Gutters/Downspouts	1 item	$1,400.00		$1,400.00
4	Roof	1 item	$6,750.00		$6,750.00
5	Shutters	Not applicable			-
6	Exteriors	Inspected - no work needed			-
7	Walks	Inspected - no work needed			-
8	Driveways	Inspected - no work needed			-
9	Painting (Ext.)	1 item	$3,135.00		$3,135.00
10	Caulking	Inspected - no work needed			-
11	Fencing	Inspected - no work needed			-
12	Grading	Inspected - no work needed			-
13	Windows	1 item	$5,400.00		$5,400.00
14	Weatherstrip	Inspected - no work needed			-
15	Doors (Ext.)	1 item	$760.00		$760.00
16	Doors (Int.)	Inspected - no work needed			-
17	Partition Wall	Inspected - no work needed			-
18	Plaster/Drywall	1 item	$448.00		$448.00
19	Decorating	Inspected - no work needed			-
20	Wood Trim	Inspected - no work needed			-
21	Stairs	Inspected - no work needed			-
22	Closets	Inspected - no work needed			-
23	Wood Floors	Inspected - no work needed			-
24	Finished Floors	1 item		$4,510.00	$4,510.00
25	Ceramic Tile	Inspected - no work needed			-
26	Bath Accessories	Inspected - no work needed			-
27	Plumbing	2 items	$6,800.00		$6,800.00
28	Electrical	2 items	$4,100.00		$4,100.00

#	Construction item	Status	Required	Borrower-requested	Total
29	Heating	Inspected - no work needed			-
30	Insulation	Inspected - no work needed			-
31	Cabinetry	1 item		$6,710.00	$6,710.00
32	Appliances	Inspected - no work needed			-
33	Basements	Not applicable			-
34	Cleanup	1 item	$600.00		$600.00
35	Miscellaneous	Inspected - no work needed			-
	Total repair cost		**$29,393.00**	**$11,220.00**	**$40,613.00**

Cost Summary as Written

Total repair cost (35 categories)	$40,613.00
Required repairs	$29,393.00
Borrower-requested improvements	$11,220.00
Contingency reserve (10% of the repair cost)	$4,061.30
Consultant fee - work write-up	$400.00
Consultant fee - 2 draw inspections at $375.00	$750.00
Total cost of rehabilitation	$45,824.30

Figures computed from the quantities and unit costs above; each line rounded to the cent.
Consultant fees are within HUD's maximums (Mortgagee Letter 2024-13).

Specification of Repairs

1. Masonry
Inspected - no work needed.

2. Siding
Inspected - no work needed.

3. Gutters/Downspouts

Work item	Location	Qty	Unit	Material	Labor	Total
Replace gutters and downspouts, 5-inch seamless aluminum Required	Perimeter	140	LF	$630.00	$770.00	**$1,400.00**

Category 3 total: $1,400.00

4. Roof

Work item	Location	Qty	Unit	Material	Labor	Total
Tear off and replace composition shingle roof, 30-year architectural, with new underlayment Required	Main house	18	SQ	$2,970.00	$3,780.00	**$6,750.00**

Category 4 total: $6,750.00

5. Shutters
Not applicable: The house has no shutters.

6. Exteriors
Inspected - no work needed.

7. Walks
Inspected - no work needed.

8. Driveways
Inspected - no work needed.

9. Painting (Ext.)

Work item	Location	Qty	Unit	Material	Labor	Total
Prepare and paint exterior stucco and trim, two coats Required	Exterior	1,650	SF	$907.50	$2,227.50	**$3,135.00**

Category 9 total: $3,135.00

10. Caulking
Inspected - no work needed.

11. Fencing
Inspected - no work needed.

12. Grading
Inspected - no work needed.

13. Windows

Work item	Location	Qty	Unit	Material	Labor	Total
Replace single-pane aluminum windows with dual-pane vinyl, retrofit Required	Throughout	9	EA	$3,780.00	$1,620.00	**$5,400.00**

Category 13 total: $5,400.00

14. Weatherstrip
Inspected - no work needed.

15. Doors (Ext.)

Work item	Location	Qty	Unit	Material	Labor	Total
Replace front entry door, steel prehung with hardware Required	Front entry	1	EA	$520.00	$240.00	**$760.00**

Category 15 total: $760.00

16. Doors (Int.)

Inspected - no work needed.

17. Partition Wall

Inspected - no work needed.

18. Plaster/Drywall

Work item	Location	Qty	Unit	Material	Labor	Total
Repair water-damaged drywall at hall bath ceiling, tape, texture and prime Required	Hall bath	64	SF	$144.00	$304.00	**$448.00**

Category 18 total: $448.00

19. Decorating

Inspected - no work needed.

20. Wood Trim

Inspected - no work needed.

21. Stairs

Inspected - no work needed.

22. Closets

Inspected - no work needed.

23. Wood Floors

Inspected - no work needed.

24. Finished Floors

Work item	Location	Qty	Unit	Material	Labor	Total
Install luxury vinyl plank flooring over prepared subfloor Borrower-requested	Living, dining, halls	820	SF	$2,542.00	$1,968.00	**$4,510.00**

Category 24 total: $4,510.00

25. Ceramic Tile

Inspected - no work needed.

26. Bath Accessories

Inspected - no work needed.

27. Plumbing

Work item	Location	Qty	Unit	Material	Labor	Total
Replace water heater, 50-gallon gas, with seismic straps and expansion tank Required	Garage	1	EA	$1,150.00	$650.00	**$1,800.00**
Replace galvanized supply piping with PEX, whole house Required	Throughout	1	LS	$1,800.00	$3,200.00	**$5,000.00**

Category 27 total: $6,800.00

28. Electrical

Work item	Location	Qty	Unit	Material	Labor	Total
Upgrade electrical panel to 200-amp with new breakers, permit and inspection Required	Garage	1	LS	$1,900.00	$1,600.00	**$3,500.00**
Install smoke and carbon monoxide alarms, hard-wired with battery backup Required	Bedrooms and halls	6	EA	$330.00	$270.00	**$600.00**

Category 28 total: $4,100.00

29. Heating

Inspected - no work needed.

30. Insulation

Inspected - no work needed.

31. Cabinetry

Work item	Location	Qty	Unit	Material	Labor	Total
Replace kitchen cabinets and countertops, standard grade Borrower-requested	Kitchen	22	LF	$4,620.00	$2,090.00	**$6,710.00**

Category 31 total: $6,710.00

32. Appliances

Inspected - no work needed.

33. Basements

Not applicable: Slab-on-grade house; there is no basement.

34. Cleanup

Work item	Location	Qty	Unit	Material	Labor	Total
Final construction cleanup and debris haul-off Required	Site	1	LS	$150.00	$450.00	**$600.00**

Category 34 total: $600.00

35. Miscellaneous

Inspected - no work needed.

Measurements

Home: 1,340 sq ft.

Rooms

Name	L x W x H (ft)	Floor (SF)	Walls (SF)	Perimeter (LF)	Notes
Living room	- x - x -	0	0	0	
Kitchen	- x - x -	0	0	0	
Hall bath	- x - x -	0	0	0	

Wall area is the perimeter times the height, less the door and window openings entered.

Consultant's Certification

I prepared this work write-up after inspecting the property on the date shown. The work listed is what I found necessary or what the borrower asked for, as marked, and the costs are my estimate of what the work should cost. I have no interest in the property, the borrower, the contractor or the loan.



Dr. George Rapciewicz Jr., 203(k) Consultant

Signed September 16, 2026, 4:20 PM PDT

Write-up finished September 16, 2026, 4:22 PM PDT.

This report records the consultant's visual review of the property on the date shown and the work and costs the consultant specified. It is not a home inspection, an appraisal, an engineering report or a guarantee of the work. Quantities are from the measurements recorded; unit costs are from the consultant's own cost library. Contractors' bids may differ.

Final Accounting

#	Construction item	Status	Required	Borrower-requested	Total
1	Masonry	Inspected - no work needed			-
2	Siding	Inspected - no work needed			-
3	Gutters/Downspouts	1 item	$1,400.00		$1,400.00
4	Roof	1 item	$6,750.00		$6,750.00
5	Shutters	Not applicable			-
6	Exteriors	Inspected - no work needed			-
7	Walks	Inspected - no work needed			-
8	Driveways	Inspected - no work needed			-
9	Painting (Ext.)	1 item	$3,135.00		$3,135.00
10	Caulking	Inspected - no work needed			-
11	Fencing	Inspected - no work needed			-
12	Grading	Inspected - no work needed			-
13	Windows	1 item	$5,400.00		$5,400.00
14	Weatherstrip	Inspected - no work needed			-
15	Doors (Ext.)	1 item	$760.00		$760.00
16	Doors (Int.)	Inspected - no work needed			-
17	Partition Wall	Inspected - no work needed			-
18	Plaster/Drywall	2 items	$1,312.00		$1,312.00
19	Decorating	Inspected - no work needed			-
20	Wood Trim	Inspected - no work needed			-
21	Stairs	Inspected - no work needed			-
22	Closets	Inspected - no work needed			-
23	Wood Floors	Inspected - no work needed			-
24	Finished Floors	1 item		$4,510.00	$4,510.00
25	Ceramic Tile	Inspected - no work needed			-
26	Bath Accessories	Inspected - no work needed			-
27	Plumbing	2 items	$6,800.00		$6,800.00
28	Electrical	2 items	$4,100.00		$4,100.00
29	Heating	Inspected - no work needed			-
30	Insulation	Inspected - no work needed			-
31	Cabinetry	1 item		$6,710.00	$6,710.00
32	Appliances	Inspected - no work needed			-
33	Basements	Not applicable			-
34	Cleanup	1 item	$600.00		$600.00
35	Miscellaneous	Inspected - no work needed			-
	Total repair cost		**$30,257.00**	**$11,220.00**	**$41,477.00**

Cost Summary with Approved Change Orders

Total repair cost (35 categories)	$41,477.00
Required repairs	$30,257.00
Borrower-requested improvements	$11,220.00
Contingency reserve remaining (10% of the repair cost as written, $4,061.30, less $864.00 used by approved change orders)	$3,197.30
Consultant fee - work write-up	$400.00
Consultant fee - 2 draw inspections at $375.00	$750.00
Total cost of rehabilitation	$45,824.30

Figures computed from the quantities and unit costs above; each line rounded to the cent.

Draws

Draw	Visit	Result	This draw	Holdback	Net to borrower
1	October 24, 2026	No noncompliance observed.	$22,324.00	$2,232.40	$20,091.60
2	November 18, 2026	On-site improvements acceptably completed.	$19,153.00	$1,915.30	$17,237.70
		All draws	**$41,477.00**	**$4,147.70**	

Released through the draws: $41,477.00 of $41,477.00 in repair escrow. Holdback retained: $4,147.70.

Reinspections

Date	Why	What was found	Fee
November 5, 2026	Correction from draw 1: missing expansion tank strap	Strap installed; corrected.	

Change Order No. 1

Status	Approved	**Date**	October 22, 2026
Requested by	Contractor	**Reason**	Found after the tile and drywall were removed

What changes

Hidden subfloor damage under the hall bath

Work added

Work item	Location	Qty	Unit	Material	Labor	Total
Replace rotted subfloor and joist sistering found under hall bath after demolition Required	Hall bath	48	SF	$312.00	$552.00	**$864.00**

Work added	$864.00
Work removed	-$0.00
Net change	$864.00
Contingency reserve	$4,061.30
Used by approved change orders	$864.00
Contingency left	$3,197.30

Approvals: Borrower: yes; Contractor: yes; Lender: yes

Draw Request - Draw No. 1

Laid out as Form HUD-9746-A, Section 203(k) Rehabilitation Draw Request.

Borrower	Jordan Avery (sample)	**FHA case no.**	000-0000000
Property	1840 Sample Grove Ln, Riverside, CA 92501	**Lender**	Sample Home Lending
Draw no.	1	**Date of inspection**	October 24, 2026

#	Construction items	Total escrow	Previous draw totals	Request for this draw	Inspector adjusted
1	Masonry				
2	Siding				
3	Gutters/Downspouts	$1,400.00			$1,400.00
4	Roof	$6,750.00			$6,750.00
5	Shutters				
6	Exteriors				
7	Walks				
8	Driveways				
9	Painting (Ext.)	$3,135.00			
10	Caulking				
11	Fencing				
12	Grading				
13	Windows	$5,400.00			$5,400.00
14	Weatherstrip				
15	Doors (Ext.)	$760.00			
16	Doors (Int.)				
17	Partition Wall				
18	Plaster/Drywall	$1,312.00			$224.00
19	Decorating				
20	Wood Trim				
21	Stairs				
22	Closets				
23	Wood Floors				
24	Finished Floors	$4,510.00			
25	Ceramic Tile				
26	Bath Accessories				
27	Plumbing	$6,800.00			$6,800.00
28	Electrical	$4,100.00			$1,750.00
29	Heating				
30	Insulation				
31	Cabinetry	$6,710.00			
32	Appliances				
33	Basements				
34	Cleanup	$600.00			
35	Miscellaneous				
	Totals	**$41,477.00**	**$0.00**		**$22,324.00**
	Contingency reserve	$3,197.30			
	Total cost of rehabilitation	**$45,824.30**			

Contingency reserve as written $4,061.30; $864.00 used by approved change orders and now in the lines above; $3,197.30 remaining.

Release

Approved for release (inspector adjusted, this draw)	$22,324.00
Totals to date (previous draws plus this draw)	$22,324.00
Less 10% holdback	-$2,232.40
Payable to fee inspector	$0.00
Net amount due borrower	$20,091.60

Rehabilitation Inspection Report

FHA case no. 000-0000000 Draw no. 1 Inspection date October 24, 2026

I. Inspection of on-site repairs and/or improvements reveals:

[ ] 1. Unable to make inspection (explanation below).

[ ] 2. Correction essential (explanation below).
[ ] a. Examine at next inspection [ ] b. Do not conceal until reinspected

[X] 3. No noncompliance observed.

[ ] 4. Acceptable variations (described below).

[ ] 5. On-site improvements acceptably completed.

II. Explanation of statements checked above:

None.

Notes

Roof, gutters, windows and repiping complete. Panel upgrade rough-in passed city inspection.

I certify that I have carefully inspected this property on this date. I have no personal interest in the property, the applicant or the proceeds of the mortgage. To the best of my knowledge the amounts approved for release cover work completed and properly installed in a workmanlike manner.



Dr. George Rapciewicz Jr., 203(k) Consultant / Inspector

Signed October 24, 2026, 2:30 PM PDT

Draw finished October 24, 2026, 2:35 PM PDT.

Release signatures

Signed on the consultant's device where a signature shows; otherwise signed by hand on this printed copy.

Borrower Date

Co-borrower Date

Contractor Date

Lender's authorized agent Date

Draw Package

	What lenders usually ask for with this draw
[ ]	Conditional waiver for this draw's payment
[X]	Draw signed by the consultant

Lien waiver	Claimant	Amount	How it was signed
Conditional waiver and release on progress payment	Sample Builders Inc. (sample)	28500.00	Not signed yet

A reminder, not a requirement of this report: each lender sets its own draw conditions. Each waiver prints as its own document in the state's statutory form.

Draw 1 - Work Completed by Line

#	Work item	Line total	Before	Now	Previous	This draw
3	Replace gutters and downspouts, 5-inch seamless aluminum	$1,400.00	0%	**100%**	$0.00	$1,400.00
4	Tear off and replace composition shingle roof, 30-year architectural, with new underlayment	$6,750.00	0%	**100%**	$0.00	$6,750.00
9	Prepare and paint exterior stucco and trim, two coats	$3,135.00	0%	**0%**	$0.00	$0.00
13	Replace single-pane aluminum windows with dual-pane vinyl, retrofit	$5,400.00	0%	**100%**	$0.00	$5,400.00
15	Replace front entry door, steel prehung with hardware	$760.00	0%	**0%**	$0.00	$0.00
18	Repair water-damaged drywall at hall bath ceiling, tape, texture and prime	$448.00	0%	**50%**	$0.00	$224.00
18	Replace rotted subfloor and joist sistering found under hall bath after demolition	$864.00	0%	**0%**	$0.00	$0.00
24	Install luxury vinyl plank flooring over prepared subfloor	$4,510.00	0%	**0%**	$0.00	$0.00
27	Replace galvanized supply piping with PEX, whole house	$5,000.00	0%	**100%**	$0.00	$5,000.00
27	Replace water heater, 50-gallon gas, with seismic straps and expansion tank	$1,800.00	0%	**100%**	$0.00	$1,800.00
28	Install smoke and carbon monoxide alarms, hard-wired with battery backup	$600.00	0%	**0%**	$0.00	$0.00
28	Upgrade electrical panel to 200-amp with new breakers, permit and inspection	$3,500.00	0%	**50%**	$0.00	$1,750.00
31	Replace kitchen cabinets and countertops, standard grade	$6,710.00	0%	**0%**	$0.00	$0.00
34	Final construction cleanup and debris haul-off	$600.00	0%	**0%**	$0.00	$0.00

Percent complete is cumulative: what the consultant saw finished at this visit.

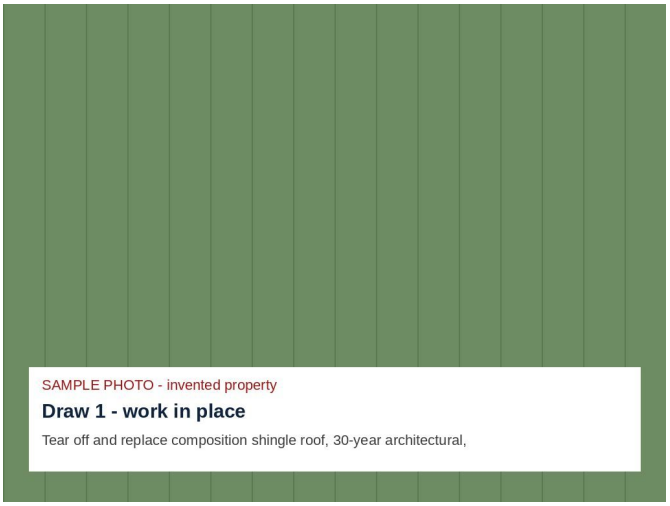
Draw 1 Photographs

Replace gutters and downspouts, 5-inch seamless aluminum



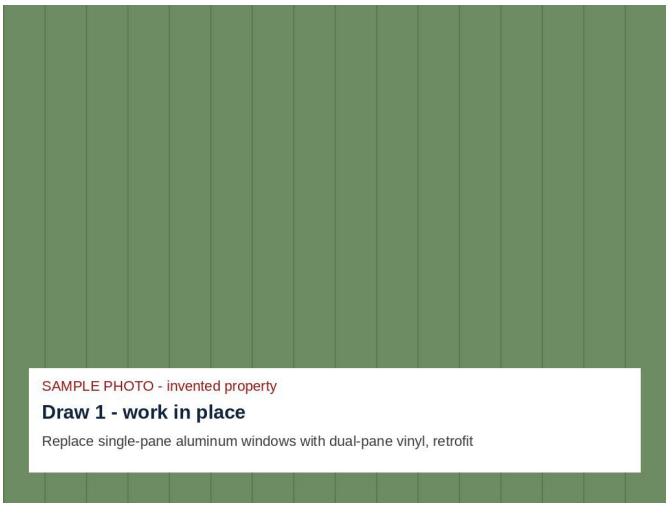
October 24, 2026, 11:00 AM PDT

Tear off and replace composition shingle roof, 30-year architectural, with new underlayment



October 24, 2026, 11:00 AM PDT

Replace single-pane aluminum windows with dual-pane vinyl, retrofit



October 24, 2026, 11:00 AM PDT

Repair water-damaged drywall at hall bath ceiling, tape, texture and prime



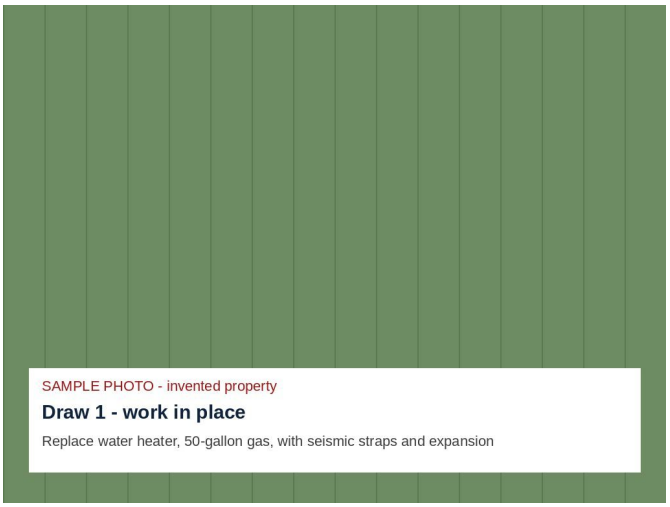
October 24, 2026, 11:00 AM PDT

Replace galvanized supply piping with PEX, whole house



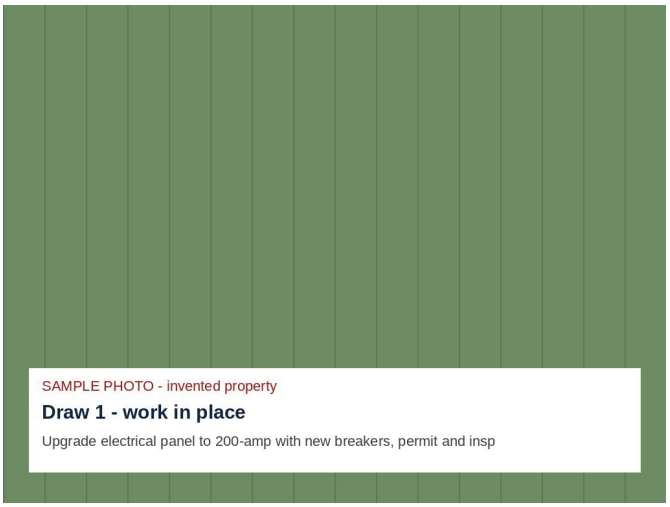
October 24, 2026, 11:00 AM PDT

Replace water heater, 50-gallon gas, with seismic straps and expansion tank



October 24, 2026, 11:00 AM PDT

Upgrade electrical panel to 200-amp with new breakers, permit and inspection



October 24, 2026, 11:00 AM PDT

Draw Request - Draw No. 2

Laid out as Form HUD-9746-A, Section 203(k) Rehabilitation Draw Request.

Borrower	Jordan Avery (sample)	**FHA case no.**	000-0000000
Property	1840 Sample Grove Ln, Riverside, CA 92501	**Lender**	Sample Home Lending
Draw no.	2	**Date of inspection**	November 18, 2026

#	Construction items	Total escrow	Previous draw totals	Request for this draw	Inspector adjusted
1	Masonry				
2	Siding				
3	Gutters/Downspouts	$1,400.00	$1,400.00		
4	Roof	$6,750.00	$6,750.00		
5	Shutters				
6	Exteriors				
7	Walks				
8	Driveways				
9	Painting (Ext.)	$3,135.00			$3,135.00
10	Caulking				
11	Fencing				
12	Grading				
13	Windows	$5,400.00	$5,400.00		
14	Weatherstrip				
15	Doors (Ext.)	$760.00			$760.00
16	Doors (Int.)				
17	Partition Wall				
18	Plaster/Drywall	$1,312.00	$224.00		$1,088.00
19	Decorating				
20	Wood Trim				
21	Stairs				
22	Closets				
23	Wood Floors				
24	Finished Floors	$4,510.00			$4,510.00
25	Ceramic Tile				
26	Bath Accessories				
27	Plumbing	$6,800.00	$6,800.00		
28	Electrical	$4,100.00	$1,750.00		$2,350.00
29	Heating				
30	Insulation				
31	Cabinetry	$6,710.00			$6,710.00
32	Appliances				
33	Basements				
34	Cleanup	$600.00			$600.00
35	Miscellaneous				
	Totals	**$41,477.00**	**$22,324.00**		**$19,153.00**
	Contingency reserve	$3,197.30			
	Total cost of rehabilitation	**$45,824.30**			

Contingency reserve as written $4,061.30; $864.00 used by approved change orders and now in the lines above; $3,197.30 remaining.

Release

Approved for release (inspector adjusted, this draw)	$19,153.00
Totals to date (previous draws plus this draw)	$41,477.00
Less 10% holdback	-$1,915.30
Payable to fee inspector	$0.00
Net amount due borrower	$17,237.70

Rehabilitation Inspection Report

FHA case no. 000-0000000 Draw no. 2 Inspection date November 18, 2026

I. Inspection of on-site repairs and/or improvements reveals:

[ ] 1. Unable to make inspection (explanation below).

[ ] 2. Correction essential (explanation below).
[ ] a. Examine at next inspection [ ] b. Do not conceal until reinspected

[ ] 3. No noncompliance observed.

[ ] 4. Acceptable variations (described below).

[X] 5. On-site improvements acceptably completed.

II. Explanation of statements checked above:

None.

Notes

All work on the write-up and change order 1 is complete.

I certify that I have carefully inspected this property on this date. I have no personal interest in the property, the applicant or the proceeds of the mortgage. To the best of my knowledge the amounts approved for release cover work completed and properly installed in a workmanlike manner.



Dr. George Rapciewicz Jr., 203(k) Consultant / Inspector

Signed November 18, 2026, 3:00 PM PST

Draw finished November 18, 2026, 3:15 PM PST.

Release signatures

Signed on the consultant's device where a signature shows; otherwise signed by hand on this printed copy.

Borrower Date

Co-borrower Date

Contractor Date

Lender's authorized agent Date

Draw Package

	What lenders usually ask for with this draw
[ ]	Conditional waiver on final payment
[ ]	Unconditional waiver for the draw 1 payment

	What lenders usually ask for with this draw
[X]	Draw signed by the consultant
[-]	Unconditional waiver on final payment - once the final payment clears, before the holdback is released

Lien waiver	Claimant	Amount	How it was signed
Conditional waiver and release on final payment	Sample Builders Inc. (sample)	31200.00	Not signed yet

A reminder, not a requirement of this report: each lender sets its own draw conditions. Each waiver prints as its own document in the state's statutory form.

Draw 2 - Work Completed by Line

#	Work item	Line total	Before	Now	Previous	This draw
3	Replace gutters and downspouts, 5-inch seamless aluminum	$1,400.00	100%	**100%**	$1,400.00	$0.00
4	Tear off and replace composition shingle roof, 30-year architectural, with new underlayment	$6,750.00	100%	**100%**	$6,750.00	$0.00
9	Prepare and paint exterior stucco and trim, two coats	$3,135.00	0%	**100%**	$0.00	$3,135.00
13	Replace single-pane aluminum windows with dual-pane vinyl, retrofit	$5,400.00	100%	**100%**	$5,400.00	$0.00
15	Replace front entry door, steel prehung with hardware	$760.00	0%	**100%**	$0.00	$760.00
18	Repair water-damaged drywall at hall bath ceiling, tape, texture and prime	$448.00	50%	**100%**	$224.00	$224.00
18	Replace rotted subfloor and joist sistering found under hall bath after demolition	$864.00	0%	**100%**	$0.00	$864.00
24	Install luxury vinyl plank flooring over prepared subfloor	$4,510.00	0%	**100%**	$0.00	$4,510.00
27	Replace galvanized supply piping with PEX, whole house	$5,000.00	100%	**100%**	$5,000.00	$0.00
27	Replace water heater, 50-gallon gas, with seismic straps and expansion tank	$1,800.00	100%	**100%**	$1,800.00	$0.00
28	Install smoke and carbon monoxide alarms, hard-wired with battery backup	$600.00	0%	**100%**	$0.00	$600.00
28	Upgrade electrical panel to 200-amp with new breakers, permit and inspection	$3,500.00	50%	**100%**	$1,750.00	$1,750.00
31	Replace kitchen cabinets and countertops, standard grade	$6,710.00	0%	**100%**	$0.00	$6,710.00
34	Final construction cleanup and debris haul-off	$600.00	0%	**100%**	$0.00	$600.00

Percent complete is cumulative: what the consultant saw finished at this visit.

Draw 2 Photographs

Prepare and paint exterior stucco and trim, two coats



November 18, 2026, 12:00 PM PST

Replace front entry door, steel prehung with hardware



November 18, 2026, 12:00 PM PST

Repair water-damaged drywall at hall bath ceiling, tape, texture and prime



November 18, 2026, 12:00 PM PST

Replace rotted subfloor and joist sistering found under hall bath after demolition



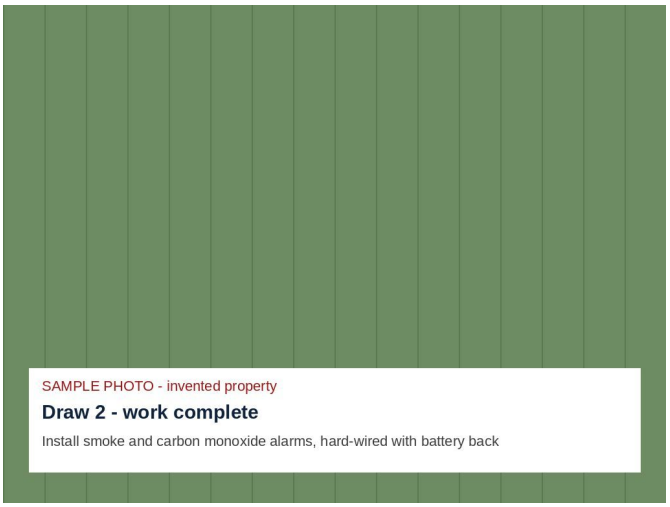
November 18, 2026, 12:00 PM PST

Install luxury vinyl plank flooring over prepared subfloor



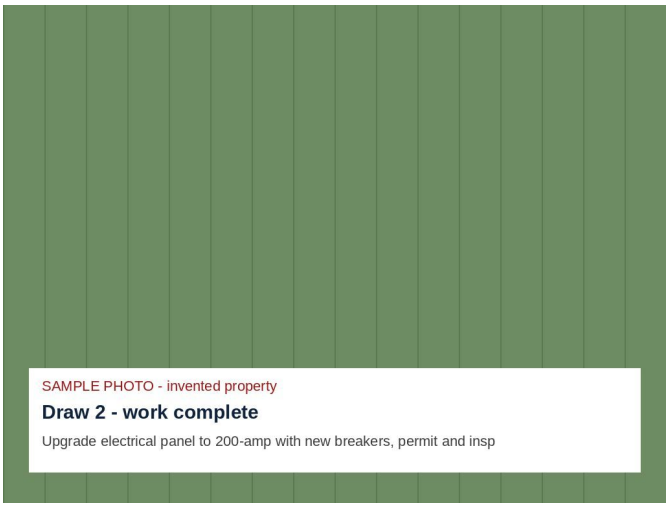
November 18, 2026, 12:00 PM PST

Install smoke and carbon monoxide alarms, hard-wired with battery backup



November 18, 2026, 12:00 PM PST

Upgrade electrical panel to 200-amp with new breakers, permit and inspection



November 18, 2026, 12:00 PM PST

Replace kitchen cabinets and countertops, standard grade



November 18, 2026, 12:00 PM PST

Final construction cleanup and debris haul-off



November 18, 2026, 12:00 PM PST

Project closed November 18, 2026, 3:20 PM PST.

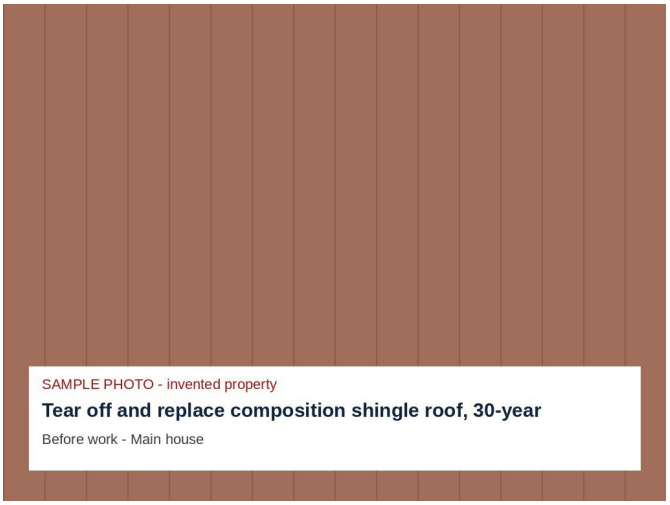
Photographs

General



September 14, 2026, 10:00 AM PDT

Tear off and replace composition shingle roof, 30-year architectural, with new underlayment



September 14, 2026, 10:00 AM PDT

Replace gutters and downspouts, 5-inch seamless aluminum



September 14, 2026, 10:00 AM PDT

Prepare and paint exterior stucco and trim, two coats



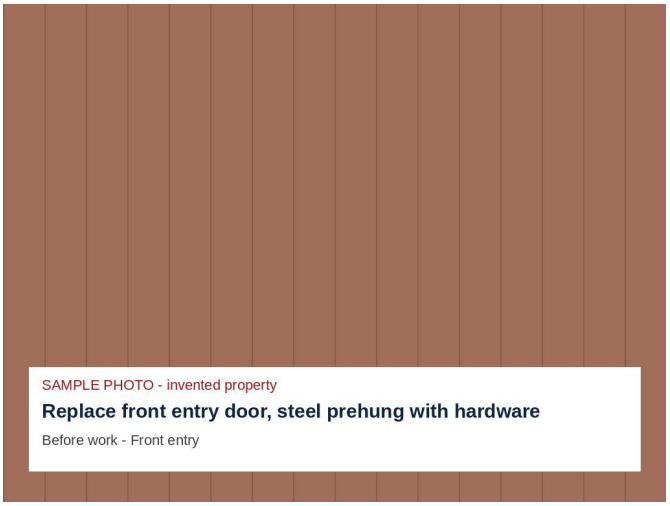
September 14, 2026, 10:00 AM PDT

Replace single-pane aluminum windows with dual-pane vinyl, retrofit



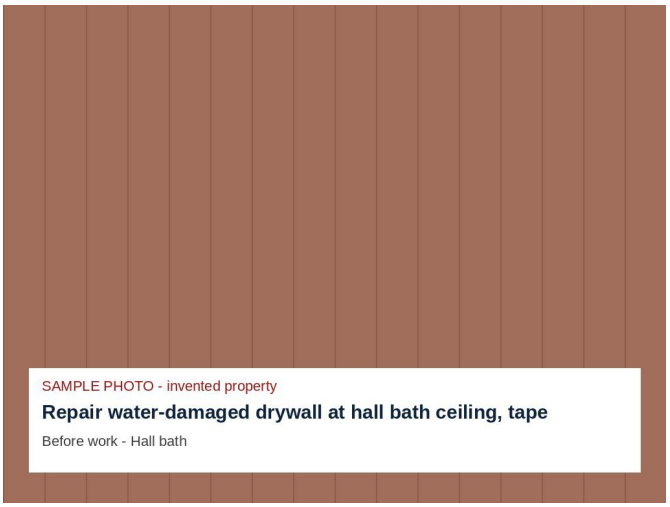
September 14, 2026, 10:00 AM PDT

Replace front entry door, steel prehung with hardware



September 14, 2026, 10:00 AM PDT

Repair water-damaged drywall at hall bath ceiling, tape, texture and prime



September 14, 2026, 10:00 AM PDT