

# Preliminary 203k Report

## Consultant's Report

Prepared by

**Cyndi Krieger**

2987 S Cherokee St.,  
Englewood, 80110, Colorado  
(303) 594-5585 , cyndi203k@gmail.com

**Jeremy Johnson**



**Inspected Address:** 2987 S Cherokee St., Englewood, Colorado, 80110-1422

**Inspection Date:** 08/03/2019

Client		Lender	
Client Name:	Jeremy Johnson	Lender:	Sample Lender
Client Phone:	(303) 123-4567	Lender Phone:	(303) 555-1234
Client Email:	email@email.com	Loan Officer:	Joe Money
		Loan Officer	(303) 555-1234
		Phone:	



08-11-2019

Jeremy Johnson  
2987 S Cherokee St.  
Englewood, Colorado, 80110

**Re: Preliminary 203k/Construction Report for:**

2987 S Cherokee St. Englewood, Colorado, 80110-1422

Dear Jeremy Johnson,

Re: 203k Inspection

The attached report is the preliminary inspection report based on the evaluation conducted at the above referenced property. This is NOT the report that would be used for the processing of the loan application.

Before we can proceed to the step of getting contractor bids for the work anticipated, you will need to contact me to advise me of your intention to continue with the renovation purchase/refinancing on the property.

Once received, I will complete the detailed work write up and contractor bid package. At that time, your payment for these additional forms will be due in either check or credit card.

Please contact us with any questions.

Thank you for allowing us to assist you with your home buying activities.

Very truly yours,

Cyndi Krieger

Homework Home Inspections Llc  
2987 S Cherokee St.  
Englewood, Colorado, 80110



# Rehabilitation Loan Permit Certification

(To be completed by local municipality or HUD Consultant)

Property: 2987 S Cherokee St.,  
Englewood, Colorado 80110-1422

Applicant(s): Jeremy Johnson

Loan #: \_\_\_\_\_

Rehab Type:  Full 203K  Streamline 203k  FnmA Homestyle  SONYMA \_\_\_\_\_  Other \_\_\_\_\_  
Municipality Type:  County  Town  City  Village  Other \_\_\_\_\_

Name of Municipality: \_\_\_\_\_ Phone No: ( ) \_\_\_\_\_

**Refinance** 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

**Purchase** Borrower does not own subject property yet, but must validate, 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
Bob Herberg	Roofing, kitchen, drywall	48000.00

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

PERMIT TYPE:	PERMIT REQUIRED?	INSPECTION REQUIRED?	COST OF EACH? (if any)
GENERAL BLDG PERMIT	Y / N	Y / N	\$ 150.00
HVAC	Y / N	Y / N	\$ 0.00
ROOFING	Y / N	Y / N	\$ 200.00
ELECTRICAL	Y / N	Y / N	\$ 0.00
PLUMBING	Y / N	Y / N	\$ 0.00
OTHER	Y / N	Y / N	\$ 0.00
NO PERMITS REQUIRED	Y / N	Y / N	\$ 0.00

Signature: Candi Klein

Date: 08-11-2019

203K Consultant\* ID # D1143 (\*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 Acknowledgement/Notice to Mortgage Applicant:** You must have this form completed either by your local municipality building code enforcement department or your HUD 203k consultant, if applicable. Your mortgage lender may 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. ⬅

Borrower Signature \_\_\_\_\_

Date \_\_\_\_\_

Borrower Signature \_\_\_\_\_

Date \_\_\_\_\_

Loan#: \_\_\_\_\_  
Borrower: \_\_\_\_\_



Preliminary 203k Report  
**Jeremy Johnson**

**Inspection Date:** 08/03/2019

**Consultant:** Cyndi Krieger

**Applicant:**  
Jeremy Johnson

**Property Address:**  
2987 S Cherokee St.,  
Englewood, Colorado, 80110-1422

**Lender:**  
Sample Lender

This Report is a preliminary evaluation only. It should be used to determine the desirability of continuing with the 203k Process or as a tool for a borrower seeking to use the Streamlined 203k loan. It is NOT to be considered as a completed Specification of Repairs (SOR) work write up and should not be used for underwriting or appraisal purposes. Items listed below may change on further inspection, applicant's requests or contractor evaluation. If desired, contact FHA 203k consultant to prepare a final SOR.

### Construction Categories, Items & Costs (Construction Cost Estimate)

	<i>Material:</i>	<i>Tax:</i>	<i>Labor:</i>	<i>Total:</i>		
<b>2. Siding</b>	\$70.00	\$0.00	\$120.00	<b>\$190.00</b>		
<i>Repair Item</i>	<i>Repair Class</i>	<i>M.Unit</i>	<i>M.Qty</i>	<i>L.Unit</i>	<i>L.Qty</i>	<i>Repairer</i>
1 2: Provide and install new 2 .. <b>Location:</b> Exterior Rear .. <i>Repair Notes:</i> Install approximately 16' of missing soffit on lower north soffit.	R	LS	1	LS	1	Contractor

**Category Details**

Install vinyl soffit. Layout, fabricate an attach vinyl soffit Use appropriate channel molding at seams and vent openings. Includes planning, equipment and material acquisition, area preparation and protection, setup and cleanup.

	<i>Material:</i>	<i>Tax:</i>	<i>Labor:</i>	<i>Total:</i>		
<b>4. Roof</b>	\$4235.00	\$0.00	\$11900.00	<b>\$16135.00</b>		
<i>Repair Item</i>	<i>Repair Class</i>	<i>M.Unit</i>	<i>M.Qty</i>	<i>L.Unit</i>	<i>L.Qty</i>	<i>Repairer</i>
1 Reroofing .. <b>Location:</b> Roof .. <i>Repair Notes:</i> Tear off existing layer of roofing and install 30 year hail resistant composition shingles on main house and garage.	R	SF	35	EA	1	Contractor

**Category Details**

Install fiberglass composition shingle. 2.2 lb per sq ft. UL Class A fire rating, hail resistance and 110 mph wind resistance. 30 yr warranty. Drip edge/eave trim, and valley flashing. Install roofing paper / membrane. Layout, fabricate, overlap and secure composition shingles per manufacturer instructions. Includes planning, equipment and material acquisition, area preparation and protection, setup and cleanup for a complete job.

<b>14. Weatherstrip</b>	<i>Material:</i> \$28.00	<i>Tax:</i> \$0.00	<i>Labor:</i> \$50.00	<i>Total:</i> <b>\$78.00</b>
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<i>Repair Item</i>	<i>Repair Class</i>	<i>M.Unit</i>	<i>M.Qty</i>	<i>L.Unit</i>	<i>L.Qty</i>	<i>Repairer</i>
1 Install new weather-stripping at all exterior doors. .. <b>Location:</b> Exterior .. <i>Repair Notes:</i> Install insulation to seal 3 exterior doors, including door sweeps.	M	LS	1	EA	1	Contractor

**Category Details**

Foam weather stripping and metal screw on door sweeps, for a complete seal job.

<b>18. Plaster/Drywall</b>	<i>Material:</i> \$1250.00	<i>Tax:</i> \$0.00	<i>Labor:</i> \$1580.00	<i>Total:</i> <b>\$2830.00</b>
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<i>Repair Item</i>	<i>Repair Class</i>	<i>M.Unit</i>	<i>M.Qty</i>	<i>L.Unit</i>	<i>L.Qty</i>	<i>Repairer</i>
1 Repair/replace defective wall ceiling finish .. <b>Location:</b> Living Room .. <i>Repair Notes:</i> Install sheetrock on living room walls and ceiling to encapsulate failing lead painted plaster.	M	SF	1000	EA	1	Contractor

**Category Details**

Install approximately 1000 square feet of drywall over existing lathe and plaster walls and ceiling in living room. Layout, fabricate and fit drywall sheets. Secure to framing per manufacturer specifications. Cover joints and screw heads with mud. Embed tape in joint mud. Lightly sand and re-mud joints 2x. Final sand for primer/finish ready. Includes planning, equipment and material acquisition, area preparation and protection, setup and cleanup for a complete job.

<b>19. Decorating</b>	<i>Material:</i> \$590.00	<i>Tax:</i> \$0.00	<i>Labor:</i> \$1300.00	<i>Total:</i> <b>\$1890.00</b>
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<i>Repair Item</i>	<i>Repair Class</i>	<i>M.Unit</i>	<i>M.Qty</i>	<i>L.Unit</i>	<i>L.Qty</i>	<i>Repairer</i>
1 Paint interior walls .. <b>Location:</b> Living Room .. <i>Repair Notes:</i> Prime and paint new living room drywall.	M	LS	1	LS	1	Contractor

**Category Details**

Prime and paint approximately 1000 sq ft with PVA drywall primer and medium quality latex paint. Two coats of paint. Cut in at trim molding. Includes planning, equipment and material acquisition, area preparation and protection, setup and cleanup for a complete job. Ceiling to be white, and walls to be custom color picked by homeowner.

<b>25. Ceramic Tile</b>	<i>Material:</i> \$140.00	<i>Tax:</i> \$0.00	<i>Labor:</i> \$525.00	<i>Total:</i> <b>\$665.00</b>
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Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 CONTRACTOR RECOMMENDED ITEM .. <b>Location:</b> Kitchen .. <i>Repair Notes:</i> Install tile backsplash in kitchen. 35 sq. ft.	D	AL	35	SF	35	Contractor

**Category Details**

<b>31. Cabinetry</b>	<i>Material:</i> \$10565.00	<i>Tax:</i> \$0.00	<i>Labor:</i> \$7930.00	<i>Total:</i> <b>\$18495.00</b>
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Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Install cabinets & countertops .. <b>Location:</b> Kitchen .. <i>Repair Notes:</i> Install new kitchen cabinets and solid surface countertops.	D	LS	1	EA	1	Contractor

**Category Details**

Provide and install medium grade wood finish cabinetry according to plans provided. Provide and install quartz countertop with favorable site conditions. Template, layout and fabricate synthetic stone countertop with basic edge. Add 1 sink and faucet cutout. Install and secure countertop. Includes planning, equipment and material acquisition, area preparation and protection, setup and cleanup.

<b>35. Miscellaneous</b>	<i>Material:</i> \$1475.00	<i>Tax:</i> \$0.00	<i>Labor:</i> \$1045.00	<i>Total:</i> <b>\$2520.00</b>
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Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Miscellaneous: .. <b>Location:</b> Basement .. <i>Repair Notes:</i> Install radon mitigation system in basement and crawlspace.	M	EA	1	EA	1	Contractor

**Category Details**

Install radon mitigation system including sealed vapor barrier in crawl space. Must be vented appropriately above the roof edge. All labor and materials for a complete job.

Project Construction and Fee Estimate  
**Jeremy Johnson**

Construction Categories		Total \$
Section 1	Masonry	0.00
Section 2	Siding	190.00
Section 3	Gutters/Downspouts	0.00
Section 4	Roof	16135.00
Section 5	Shutters	0.00
Section 6	Exteriors	0.00
Section 7	Walks	0.00
Section 8	Driveways	0.00
Section 9	Painting (Ext.)	0.00
Section 10	Caulking	0.00
Section 11	Fencing	0.00
Section 12	Grading/Landscaping	0.00
Section 13	Windows	0.00
Section 14	Weatherstrip	78.00
Section 15	Doors (Ext.)	0.00
Section 16	Doors (Int.)	0.00
Section 17	Partition Wall	0.00
Section 18	Plaster/Drywall	2830.00
Section 19	Decorating	1890.00
Section 20	Wood Trim	0.00
Section 21	Stairs	0.00
Section 22	Closets	0.00
Section 23	Wood Floors	0.00
Section 24	Finished Floors	0.00
Section 25	Ceramic Tile	665.00
Section 26	Bath Accessories	0.00
Section 27	Plumbing	0.00
Section 28	Electrical	0.00
Section 29	Heating	0.00
Section 30	Insulation	0.00
Section 31	Cabinetry	18495.00
Section 32	Appliances	0.00
Section 33	Basements	0.00
Section 34	Cleanup	0.00
Section 35	Miscellaneous	2520.00
<b>Section 1 - 35 Construction Cost SUBTOTAL</b>		<b>\$42803.00</b>

Fee Name	Fee Details	Total \$
Draw Fees	4 Draws at 225.000	900.00
Feasibility report	Fee paid at inspection	100.00
Work Write Up	Based on repair amount POC	700.00
Radon testing	Fee paid at inspection	125.00
<b>TOTAL</b>	<b>Fee Grand Total</b>	<b>\$ 1,825.00</b>

Sub Total Name	Notes	GRAND Total
Construction Subtotal		\$42803.00
Contingency Amount	10%	\$4280.30
Fee Total	Fee Grand Total	\$ 1,825.00
<b>Grand Total</b>		<b>\$ 48,908.30</b>

Date of Signature: 08-11-2019

CONSULTANT SIGNATURE: 

# Fee Details

## FEES PAID BY BORROWER

Fee Name	Fee Details	Total \$
Draw Fees	4 Draws at 225.000	900.00
Feasibility report	Fee paid at inspection	100.00
Work Write Up	Based on repair amount POC	700.00
Radon testing	Fee paid at inspection	125.00
<b>TOTAL</b>	<b>Fee Grand Total</b>	<b>\$ 1,825.00</b>

## FEES INCLUDED IN ESCROW

Fee Name	Fee Details	Total \$
Draw Fees	4 Draws at 225.000	900.00
Feasibility report	Fee paid at inspection	100.00
Work Write Up	Based on repair amount POC	700.00
Radon testing	Fee paid at inspection	125.00
<b>TOTAL</b>	<b>Fee Grand Total</b>	<b>\$ 1,825.00</b>



CONSULTANT SIGNATURE: \_\_\_\_\_

Date of Signature: 08-11-2019



# Consultant Comments

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**Borrower/Client:** Jeremy Johnson

**Property Address:** 2987 S Cherokee St., Englewood, Colorado, 80110-1422

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After a thorough inspection of the property, the following items are of note:

- 1.) Roofing has hail damage.
- 2.) Lead paint hazard where lathe and plaster is cracking and ready to fall off in pre 1978 portion of house.
- 3.) Radon mitigation needed.

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Consultant Signature

08-11-2019

Date:



Classification of Repairs: **Mandatory**  
**Jeremy Johnson**

**Applicant:**

Jeremy Johnson

**Property Address:**

2987 S Cherokee St.,  
Englewood, Colorado, 80110-1422

**Lender:**

Sample Lender

**Mandatory Items are required by the consultant and "must" be completed as part of the overall work as required by HUD.**

**14. Weatherstrip**

Mandatory Repair Item	Material	Tax	Labor	Total	Category Total
1 Install new weather-stripping at all exterior doors.	\$28.00	\$0.00	\$50.00	\$78.00	<b>\$78.00</b>

**18. Plaster/Drywall**

Mandatory Repair Item	Material	Tax	Labor	Total	Category Total
1 Repair/replace defective wall ceiling finish	\$1250.00	\$0.00	\$1580.00	\$2830.00	<b>\$2830.00</b>

**19. Decorating**

Mandatory Repair Item	Material	Tax	Labor	Total	Category Total
1 Paint interior walls	\$590.00	\$0.00	\$1300.00	\$1890.00	<b>\$1890.00</b>

**35. Miscellaneous**

Mandatory Repair Item	Material	Tax	Labor	Total	Category Total
1 Miscellaneous:	\$1475.00	\$0.00	\$1045.00	\$2520.00	<b>\$2520.00</b>

**Grand Total: \$7318.00**

Approval Signature

Date



Classification of Repairs: **Recommended**  
**Jeremy Johnson**

**Applicant:**

Jeremy Johnson

**Property Address:**

2987 S Cherokee St.,  
 Englewood, Colorado, 80110-1422

**Lender:**

Sample Lender

**Recommended Items are Recommended by the consultant and should be completed as part of the overall work,**

**2. Siding**

<u>Recommended Repair Item</u>		<u>Material</u>	<u>Tax</u>	<u>Labor</u>	<u>Total</u>	<u>Category Total</u>
1	2: Provide and install new 2	\$70.00	\$0.00	\$120.00	\$190.00	<b>\$190.00</b>

**4. Roof**

<u>Recommended Repair Item</u>		<u>Material</u>	<u>Tax</u>	<u>Labor</u>	<u>Total</u>	<u>Category Total</u>
1	Reroofing	\$4235.00	\$0.00	\$11900.00	\$16135.00	<b>\$16135.00</b>

**Grand Total: \$16325.00**

Approval Signature

Date

Classification of Repairs: **Desired**  
**Jeremy Johnson**

**Applicant:**

Jeremy Johnson

**Property Address:**

2987 S Cherokee St.,  
Englewood, Colorado, 80110-1422

**Lender:**

Sample Lender

**Desired Items** Items are a Wish List/Desired Items by the owner likely to be completed as part of the overall work.

**25. Ceramic Tile**

Desired Repair Item	Material	Tax	Labor	Total	Category Total
1 CONTRACTOR RECOMMENDED ITEM	\$140.00	\$0.00	\$525.00	\$665.00	<b>\$665.00</b>

**31. Cabinetry**

Desired Repair Item	Material	Tax	Labor	Total	Category Total
1 Install cabinets & countertops	\$10565.00	\$0.00	\$7930.00	\$18495.00	<b>\$18495.00</b>

**Grand Total: \$19160.00**

Approval Signature

Date

REPAIR CLASSIFICATION LISTS of  
**Jeremy Johnson**

Construction Categories		Total \$	Mandatory \$	Recommended \$	Desired \$
Section 1	Masonry	0.00	0.00	0.00	0.00
Section 2	Siding	190.00	0.00	190.00	0.00
Section 3	Gutters/Downspouts	0.00	0.00	0.00	0.00
Section 4	Roof	16135.00	0.00	16135.00	0.00
Section 5	Shutters	0.00	0.00	0.00	0.00
Section 6	Exteriors	0.00	0.00	0.00	0.00
Section 7	Walks	0.00	0.00	0.00	0.00
Section 8	Driveways	0.00	0.00	0.00	0.00
Section 9	Painting (Ext.)	0.00	0.00	0.00	0.00
Section 10	Caulking	0.00	0.00	0.00	0.00
Section 11	Fencing	0.00	0.00	0.00	0.00
Section 12	Grading/Landscaping	0.00	0.00	0.00	0.00
Section 13	Windows	0.00	0.00	0.00	0.00
Section 14	Weatherstrip	78.00	78.00	0.00	0.00
Section 15	Doors (Ext.)	0.00	0.00	0.00	0.00
Section 16	Doors (Int.)	0.00	0.00	0.00	0.00
Section 17	Partition Wall	0.00	0.00	0.00	0.00
Section 18	Plaster/Drywall	2830.00	2830.00	0.00	0.00
Section 19	Decorating	1890.00	1890.00	0.00	0.00
Section 20	Wood Trim	0.00	0.00	0.00	0.00
Section 21	Stairs	0.00	0.00	0.00	0.00
Section 22	Closets	0.00	0.00	0.00	0.00
Section 23	Wood Floors	0.00	0.00	0.00	0.00
Section 24	Finished Floors	0.00	0.00	0.00	0.00
Section 25	Ceramic Tile	665.00	0.00	0.00	665.00
Section 26	Bath Accessories	0.00	0.00	0.00	0.00
Section 27	Plumbing	0.00	0.00	0.00	0.00
Section 28	Electrical	0.00	0.00	0.00	0.00
Section 29	Heating	0.00	0.00	0.00	0.00
Section 30	Insulation	0.00	0.00	0.00	0.00
Section 31	Cabinetry	18495.00	0.00	0.00	18495.00
Section 32	Appliances	0.00	0.00	0.00	0.00
Section 33	Basements	0.00	0.00	0.00	0.00
Section 34	Cleanup	0.00	0.00	0.00	0.00
Section 35	Miscellaneous	2520.00	2520.00	0.00	0.00
<b>Section 1 - 35 GRAND TOTAL</b>		<b>42803.00</b>	<b>7318.00</b> Mandatory	<b>16325.00</b> Recommended	<b>19160.00</b> Desired

**Rehab Total** (Grand Total + Contingency 10%) **\$42803.00 + \$4280.30 = \$47083.30**

- Mandatory Items are required by the consultant and "must" be completed as part of the overall work as required by HUD.
- Recommended Items are Recommended by the consultant and should be completed as part of the overall work.
- Desired Items Items are a Wish List/Desired Items by the owner likely to be completed as part of the overall work.
- Mandatory - Must be Completed | Recommended - May be Removed - With Caution | Desired - May be Removed.

**Photo Album of:**  
**2987 S Cherokee St.**

