



## **Preliminary 203k Report**

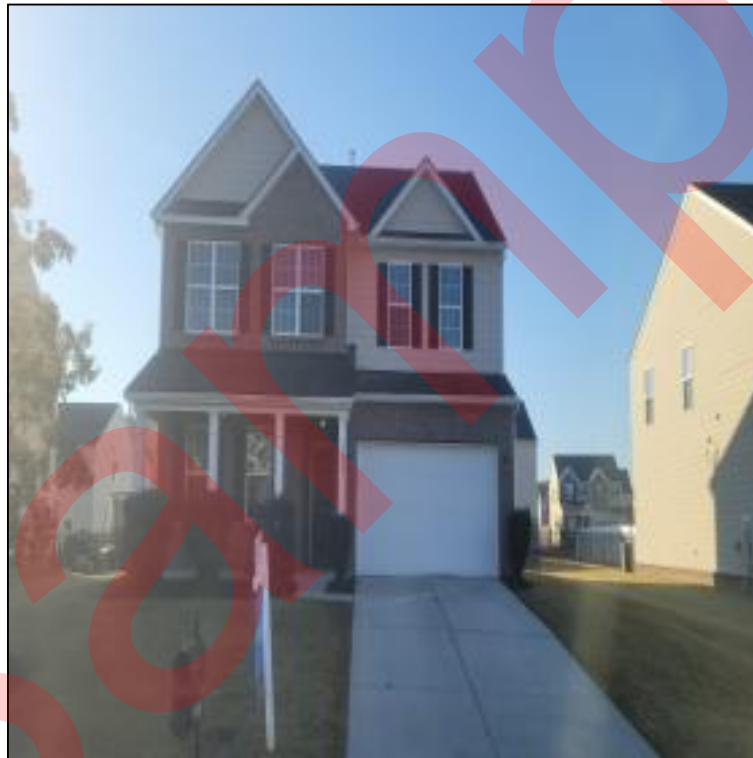
### **Consultant's Report**

*Prepared by*

**Corey Nugent**

PO Box 2591,  
Indian Trail, 28079, North Carolina  
(704) 290-7243 , consultant@inspectorcor.net

**West Philadelphia**



**Inspected Address:** 1424 N Redfield Street, Overbrook High School, Philadelphia, Pennsylvania, 19151

**Inspection Date:** 11/01/2022

Client		Lender	
Client Name:	Euford Nugent	Lender:	We Buy Any Home.com
Client Phone:	(214) 477-9289	Lender Phone:	(215) 800-0000
Client Email:	123@gmail.com	Loan Officer:	Mike Ijames
		Loan Officer	
		Phone:	



11-02-2022

Euford Nugent  
1424 N Redfield Street  
Philadelphia, Pennsylvania, 19151

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

1424 N Redfield Street Philadelphia, Pennsylvania, 19151

Dear Euford Nugent,

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,

Corey Nugent

Inspectorcor Home Inspector Llc  
PO Box 2591  
Indian Trail, North Carolina, 28079  
704 290-7243



## Rehabilitation Loan Permit Certification

(To be completed by local municipality or HUD Consultant)

Property: 1424 N Redfield Street,  
Philadelphia, Pennsylvania 19151

Applicant(s): Euford Nugent  
Loan #: 9232013

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

Name of Municipality: Philadelphia Phone No: ( 214 ) 477-9289

☒ **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

-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	<input checked="" type="radio"/> Y / <input type="radio"/> N	<input checked="" type="radio"/> Y / <input type="radio"/> N	\$ 150.00
HVAC	<input type="radio"/> Y / <input checked="" type="radio"/> N	<input type="radio"/> Y / <input checked="" type="radio"/> N	\$ 0.00
ROOFING	<input type="radio"/> Y / <input checked="" type="radio"/> N	<input type="radio"/> Y / <input checked="" type="radio"/> N	\$ 0.00
ELECTRICAL	<input checked="" type="radio"/> Y / <input type="radio"/> N	<input checked="" type="radio"/> Y / <input type="radio"/> N	\$ 150.00
PLUMBING	<input type="radio"/> Y / <input checked="" type="radio"/> N	<input type="radio"/> Y / <input checked="" type="radio"/> N	\$ 0.00
OTHER	<input type="radio"/> Y / <input checked="" type="radio"/> N	<input type="radio"/> Y / <input checked="" type="radio"/> N	\$ 0.00
NO PERMITS REQUIRED	<input type="radio"/> Y / <input checked="" type="radio"/> N	<input type="radio"/> Y / <input checked="" type="radio"/> N	\$ 0.00

Signature: Euford Nugent

Date: 11-02-2022

☒ 203K Consultant\* ID # A1190 (\*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 West Philadelphia

**Inspection Date:** 11/01/2022**Consultant:** Corey Nugent**Applicant:**Euford Nugent  
(214) 477-9289**Property Address:**1424 N Redfield Street, Overbrook High School,  
Philadelphia, Pennsylvania, 19151**Lender:**

We Buy Any Home.com

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)

	Material:	Labor:	Tax:	Total:
1. Masonry	\$0.00	\$0.00	\$0.00	<b>\$0.00</b>

	Material:	Labor:	Tax:	Total:
2. Siding	\$0.00	\$0.00	\$0.00	<b>\$0.00</b>

	Material:	Labor:	Tax:	Total:
3. Gutters/Downspouts	\$100.00	\$400.00	\$0.00	<b>\$500.00</b>

Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Clean gutters & open downspouts .. <b>Location:</b> Exterior .. <b>Repair Notes:</b> Clean and free gutters of leaves and debris.	R	LS	1	LS	1	Contractor

### Category Details

	Material:	Labor:	Tax:	Total:
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## 4. Roof

\$7818.00	\$7500.00	\$0.00	<b>\$15318.00</b>
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Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Reroofing	M	SF	1303	LS	1	Contractor
.. <b>Location:</b> Roof						
.. <b>Repair Notes:</b> The roof has exceeded it's life expectancy and currently has 3 layers of shingles.						

## Category Details

## 5. Shutters

Material:	Labor:	Tax:	Total:
\$0.00	\$0.00	\$0.00	<b>\$0.00</b>

## 6. Exteriors

Material:	Labor:	Tax:	Total:
\$5080.00	\$4000.00	\$0.00	<b>\$9080.00</b>

Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Build new deck	R	LS	1	LS	1	Contractor
.. <b>Location:</b> Back Entrance						
.. <b>Repair Notes:</b> Tear down and rebuild the rear deck using pressure treated lumber						

## Category Details

## 7. Walks

Material:	Labor:	Tax:	Total:
\$0.00	\$0.00	\$0.00	<b>\$0.00</b>

## 8. Driveways

Material:	Labor:	Tax:	Total:
\$0.00	\$0.00	\$0.00	<b>\$0.00</b>

## 9. Painting (Ext.)

Material:	Labor:	Tax:	Total:
\$566.00	\$700.00	\$0.00	<b>\$1266.00</b>

Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Paint a minimum of 2 coats of good quality paint.	M	LS	1	LS	1	Contractor
.. <b>Location:</b> Exterior						

## Category Details

10. Caulking	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: <b>\$0.00</b>
11. Fencing	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: <b>\$0.00</b>
12. Grading/Landscaping	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: <b>\$0.00</b>
13. Windows	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: <b>\$0.00</b>
14. Weatherstrip	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: <b>\$0.00</b>
15. Doors (Ext.)	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: <b>\$0.00</b>
16. Doors (Int.)	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: <b>\$0.00</b>
17. Partition Wall	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: <b>\$0.00</b>
18. Plaster/Drywall	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: <b>\$0.00</b>
19. Decorating	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: <b>\$0.00</b>
20. Wood Trim	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: <b>\$0.00</b>

21. Stairs	Material:	Labor:	Tax:	Total:
	\$0.00	\$0.00	\$0.00	<b>\$0.00</b>

22. Closets	Material:	Labor:	Tax:	Total:
	\$0.00	\$0.00	\$0.00	<b>\$0.00</b>

23. Wood Floors	Material:	Labor:	Tax:	Total:
	\$0.00	\$0.00	\$0.00	<b>\$0.00</b>

24. Finished Floors	Material:	Labor:	Tax:	Total:
	\$0.00	\$0.00	\$0.00	<b>\$0.00</b>

25. Ceramic Tile	Material:	Labor:	Tax:	Total:
	\$0.00	\$0.00	\$0.00	<b>\$0.00</b>

26. Bath Accessories	Material:	Labor:	Tax:	Total:
	\$0.00	\$0.00	\$0.00	<b>\$0.00</b>

27. Plumbing	Material:	Labor:	Tax:	Total:
	\$0.00	\$0.00	\$0.00	<b>\$0.00</b>

28. Electrical	Material:	Labor:	Tax:	Total:
	\$640.00	\$1200.00	\$0.00	<b>\$1840.00</b>

## Repair Item

Repair  
Class

M.Unit

M.Qty

L.Unit

L.Qty

Repairer

1 Electrical M LS 32 LS 1 Contractor

.. **Location:** All Areas

.. **Repair Notes:** Contractor to replace all interior receptacles that are not properly grounded and installed GFCI receptacles on the exterior and within 6 feet of all interior receptacles.

**Category Details**

29. Heating	Material:	Labor:	Tax:	Total:
	\$6712.00	\$3288.00	\$0.00	<b>\$10000.00</b>

## Repair Item

Repair  
Class

M.Unit

M.Qty

L.Unit

L.Qty

Repairer

1	Install heat pump/Air conditioning unit	D	LS	1	LS	1	Contractor
..	<b>Location:</b> Utility Room 1						

**Category Details**

30. Insulation	Material:	Labor:	Tax:	Total:
	\$0.00	\$0.00	\$0.00	<b>\$0.00</b>

31. Cabinetry	Material:	Labor:	Tax:	Total:
	\$0.00	\$0.00	\$0.00	<b>\$0.00</b>

32. Appliances	Material:	Labor:	Tax:	Total:
	\$650.00	\$400.00	\$0.00	<b>\$1050.00</b>

Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Range	D	LS	1	LS	1	Contractor
.. <b>Location:</b> Kitchen						
2 Dishwasher	D	LS	750	LS	1	Contractor
.. <b>Location:</b> Kitchen						

**Category Details**

33. Basements	Material:	Labor:	Tax:	Total:
	\$0.00	\$0.00	\$0.00	<b>\$0.00</b>

34. Cleanup	Material:	Labor:	Tax:	Total:
	\$125.00	\$375.00	\$0.00	<b>\$500.00</b>

Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Clean up all areas of site.	M	LS	1	LS	1	Contractor
.. <b>Location:</b> All Areas						

**Category Details**



35. Miscellaneous	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: \$0.00
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Sample

# Project Construction and Fee Estimate

## West Philadelphia

Construction Categories		Total \$
Section 1	Masonry	0.00
Section 2	Siding	0.00
Section 3	Gutters/Downspouts	500.00
Section 4	Roof	15318.00
Section 5	Shutters	0.00
Section 6	Exteriors	9080.00
Section 7	Walks	0.00
Section 8	Driveways	0.00
Section 9	Painting (Ext.)	1266.00
Section 10	Caulking	0.00
Section 11	Fencing	0.00
Section 12	Grading/Landscaping	0.00
Section 13	Windows	0.00
Section 14	Weatherstrip	0.00
Section 15	Doors (Ext.)	0.00
Section 16	Doors (Int.)	0.00
Section 17	Partition Wall	0.00
Section 18	Plaster/Drywall	0.00
Section 19	Decorating	0.00
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	0.00
Section 26	Bath Accessories	0.00
Section 27	Plumbing	0.00
Section 28	Electrical	1840.00
Section 29	Heating	10000.00
Section 30	Insulation	0.00
Section 31	Cabinetry	0.00
Section 32	Appliances	1050.00
Section 33	Basements	0.00
Section 34	Cleanup	500.00
Section 35	Miscellaneous	0.00
Section 1 - 35 Construction Cost SUBTOTAL		\$39554.00

Fee Name	Fee Details	Total \$
Draw Fees	5 Draws at 350.000	1,750.00
Mileage Fee	25 Miles at 0.570 * 5 trips	71.25
<b>TOTAL</b>	<b>Fee Grand Total</b>	<b>\$ 1,821.25</b>

Sub Total Name	Notes	GRAND Total
Construction Subtotal		\$39554.00
Contingency Amount	15%	\$5933.10
Fee Total	Fee Grand Total	\$ 1,821.25
<b>Grand Total</b>		<b>\$ 47,308.35</b>

Date of Signature: 11-02-2022

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





# Fee Details

## FEES PAID BY BORROWER

Fee Name	Fee Details	Total \$
<b>TOTAL</b>	Fee Grand Total	<b>\$ 0.00</b>

## FEES INCLUDED IN ESCROW

Fee Name	Fee Details	Total \$
Draw Fees	5 Draws at 350.000	1,750.00
Mileage Fee	25 Miles at 0.570 * 5 trips	71.25
<b>TOTAL</b>	Fee Grand Total	<b>\$ 1,821.25</b>

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

Date of Signature: 11-02-2022



## Consultant Comments

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**Borrower/Client:** Euford Nugent

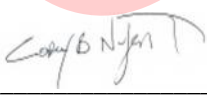
**Property Address:** 1424 N Redfield Street, Philadelphia, Pennsylvania, 19151

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

- 1.) The rear deck's ledger board is secured with nails. The ledger board needs to be attached to the rim joist of the home using 1/2" lag bolts
- 2.) The exterior receptacles are not GFCI protected
- 3.) Th exterior paint is chipping and peeling in areas

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\_\_\_\_\_  
Consultant Signature

11-02-2022  
\_\_\_\_\_  
Date:



Classification of Repairs: **Mandatory**  
**West Philadelphia**

**Applicant:**

Euford Nugent  
(214) 477-9289

**Property Address:**

1424 N Redfield Street, Overbrook High School, We Buy Any Home.com  
Philadelphia, Pennsylvania, 19151

**Lender:**

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

**4. Roof**

<u>Mandatory Repair Item</u>	<u>Material</u>	<u>Tax</u>	<u>Labor</u>	<u>Total</u>	<u>Category Total</u>
1 Reroofing	\$7818.00	\$0.00	\$7500.00	\$15318.00	<b>\$15318.00</b>

**9. Painting (Ext.)**

<u>Mandatory Repair Item</u>	<u>Material</u>	<u>Tax</u>	<u>Labor</u>	<u>Total</u>	<u>Category Total</u>
1 Paint a minimum of 2 coats of good quality paint.	\$566.00	\$0.00	\$700.00	\$1266.00	<b>\$1266.00</b>

**28. Electrical**

<u>Mandatory Repair Item</u>	<u>Material</u>	<u>Tax</u>	<u>Labor</u>	<u>Total</u>	<u>Category Total</u>
1 Electrical	\$640.00	\$0.00	\$1200.00	\$1840.00	<b>\$1840.00</b>

**34. Cleanup**

<u>Mandatory Repair Item</u>	<u>Material</u>	<u>Tax</u>	<u>Labor</u>	<u>Total</u>	<u>Category Total</u>
1 Clean up all areas of site.	\$125.00	\$0.00	\$375.00	\$500.00	<b>\$500.00</b>

**Grand Total: \$18924.00**

Approval Signature

Date



Classification of Repairs: **Recommended**  
**West Philadelphia**

**Applicant:**

Euford Nugent  
(214) 477-9289

**Property Address:**

1424 N Redfield Street, Overbrook High School,  
Philadelphia, Pennsylvania, 19151

**Lender:**

We Buy Any Home.com

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

**3. Gutters/Downspouts**

<u>Recommended Repair Item</u>		<u>Material</u>	<u>Tax</u>	<u>Labor</u>	<u>Total</u>	<u>Category Total</u>
1	Clean gutters & open downspouts	\$100.00	\$0.00	\$400.00	\$500.00	<b>\$500.00</b>

**6. Exteriors**

<u>Recommended Repair Item</u>		<u>Material</u>	<u>Tax</u>	<u>Labor</u>	<u>Total</u>	<u>Category Total</u>
1	Build new deck	\$5080.00	\$0.00	\$4000.00	\$9080.00	<b>\$9080.00</b>

**Grand Total: \$9580.00**

Approval Signature

Date



Classification of Repairs: **Desired**  
**West Philadelphia**

**Applicant:**

Euford Nugent  
(214) 477-9289

**Property Address:**

1424 N Redfield Street, Overbrook High School, We Buy Any Home.com  
Philadelphia, Pennsylvania, 19151

**Lender:**

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

**29. Heating**

	<u>Desired Repair Item</u>	Material	Tax	Labor	Total	Category Total
1	Install heat pump/Air conditioning unit	\$6712.00	\$0.00	\$3288.00	\$10000.00	<b>\$10000.00</b>

**32. Appliances**

	<u>Desired Repair Item</u>	Material	Tax	Labor	Total	Category Total
1	Range	\$650.00	\$0.00	\$250.00	\$900.00	
2	Dishwasher	\$0.00	\$0.00	\$150.00	\$150.00	
						<b>\$1050.00</b>

**Grand Total: \$11050.00**

Approval Signature

Date



## REPAIR CLASSIFICATION LISTS of West Philadelphia

Construction Categories		Total \$	Mandatory \$	Recommended \$	Desired \$
Section 1	Masonry	0.00	0.00	0.00	0.00
Section 2	Siding	0.00	0.00	0.00	0.00
Section 3	Gutters/Downspouts	500.00	0.00	500.00	0.00
Section 4	Roof	15318.00	15318.00	0.00	0.00
Section 5	Shutters	0.00	0.00	0.00	0.00
Section 6	Exteriors	9080.00	0.00	9080.00	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.)	1266.00	1266.00	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	0.00	0.00	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	0.00	0.00	0.00	0.00
Section 19	Decorating	0.00	0.00	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	0.00	0.00	0.00	0.00
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	1840.00	1840.00	0.00	0.00
Section 29	Heating	10000.00	0.00	0.00	10000.00
Section 30	Insulation	0.00	0.00	0.00	0.00
Section 31	Cabinetry	0.00	0.00	0.00	0.00
Section 32	Appliances	1050.00	0.00	0.00	1050.00
Section 33	Basements	0.00	0.00	0.00	0.00
Section 34	Cleanup	500.00	500.00	0.00	0.00
Section 35	Miscellaneous	0.00	0.00	0.00	0.00
Section 1 - 35 <b>GRAND TOTAL</b>		<b>39554.00</b>	<b>18924.00</b> Mandatory	<b>9580.00</b> Recommended	<b>11050.00</b> Desired

**Rehab Total** (Grand Total + Contingency 15%) **\$39554.00 + \$5933.10 = \$45487.10**

- 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:**  
**1424 N Redfield Street**

