

WERTZ CONSTRUCTION

Preliminary 203k Report

Consultant's Report

Prepared by

Lewis Wertz

88 Sunset Dr.,

Hanover, 17331, Pennsylvania

(443) 253-5428 (443) 253-5428, wertzinspect4u@gmail.com

1234 Main St.



Inspected Address: 123 Main St., Hanover, Pennsylvania, 17331

Inspection Date: 03/16/2023

Client		Lender	
Client Name:	Bob Smith	Lender:	Fulton bank
Client Phone:		Lender Phone:	(717) 123-4567
Client Email:	bobsmith123456@gmail.com	Loan Officer:	Carl Berryman
		Loan Officer	(717) 234-5678
		Phone:	

WERTZ CONSTRUCTION

03-19-2023

Bob Smith
567 South St.
Hanover, Pennsylvania, 17331

Re: Preliminary 203k/Construction Report for:

123 Main St. Hanover, Pennsylvania, 17331

Dear Bob Smith,

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.

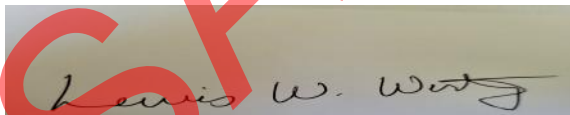
Before we can proceed to the step of getting contractor bids for the work anticipated, you will need to contact me to advise me of your intention to continue with the renovation purchase/refinancing on the property.

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, Lewis Wertz/Wertz Construction



Lewis Wertz

Wertz Construction
88 Sunset Dr.
Hanover, Pennsylvania, 17331
443 253-5428



Rehabilitation Loan Permit Certification

(To be completed by local municipality or HUD Consultant)

Property: 123 Main St.,
Hanover, Pennsylvania 17331

Applicant(s): Bob Smith

Loan #: _____

Rehab Type: Full 203K Streamline 203k Fnm Homestyle SONYMA _____ Other _____
Municipality Type: County Town City Village Other _____

Name of Municipality: Penn twp 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

-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)	\$ 0.00
HVAC	Y / (N)	Y / (N)	\$ 0.00
ROOFING	Y / (N)	Y / (N)	\$ 0.00
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: Lewis W. Watz

Date: 03-19-2023

203K Consultant* ID # P2029 (*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
1234 Main St.

Inspection Date: 03/16/2023 **Consultant:** Lewis Wertz

Applicant: Bob Smith **Property Address:** 123 Main St., Hanover, Pennsylvania, 17331 **Lender:** Fulton bank

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)

1. Masonry	Material:	Labor:	Tax:	Total:
	\$0.00	\$0.00	\$0.00	\$0.00

2. Siding	Material:	Labor:	Tax:	Total:
	\$0.00	\$0.00	\$0.00	\$0.00

3. Gutters/Downspouts	Material:	Labor:	Tax:	Total:
	\$0.00	\$0.00	\$0.00	\$0.00

4. Roof	Material:	Labor:	Tax:	Total:
	\$20000.00	\$0.00	\$0.00	\$20000.00

Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
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1 Repair damaged roofing	M	LS	1	EA	0	Contractor
.. Location: Chimney						
.. Repair Notes: Wood rot visible in attic all around the chimney. Rip off roofing & replace all damaged wood. Due to the age of the shingles, a complete new roof is required.						

Category Details

Major wood rot found in the attic @ the chimney, active leak. Rip off & replace roofing with 30 yr GAF arch shingles. Repair & replace all damaged wood @ the chimney.

5. Shutters	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: \$0.00
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6. Exteriors	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: \$0.00
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7. Walks	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: \$0.00
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8. Driveways	Material: \$5500.00	Labor: \$0.00	Tax: \$0.00	Total: \$5500.00
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Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Repair damaged driveway .. Location: Driveway .. <i>Repair Notes:</i> Repair driveway adjacent to garage & front porch/ it has settled & now pitching water toward home.	M	LS	1	EA	0	Contractor

Category Details

Driveway at the overhang of the roofline has settled & is now allowing rainwater to be diverted to the home & into the block foundation. Elevate the slab to it's original height, so the rainwater has positive drainage away from the home.

9. Painting (Ext.)	Material: \$500.00	Labor: \$0.00	Tax: \$0.00	Total: \$500.00
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Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Paint a minimum of 2 coats of good quality paint. .. Location: Basement .. <i>Repair Notes:</i> Paint 2 coats exterior semi-gloss new basement door, both sides & the frame.	M	LS	1	EA	0	Contractor
2 Paint a minimum of 2 coats of good quality paint. .. Location: Exterior Side .. <i>Repair Notes:</i> Paint 2 coats semi-gloss exterior paint to garage entry door in sun room.	M	LS	1	EA	0	Contractor

Category Details

Paint garage entry door 2 coats exterior semi-gloss & frame.

10. Caulking	Material: \$1500.00	Labor: \$0.00	Tax: \$0.00	Total: \$1500.00
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Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Caulk all windows and door frames. .. Location: Outside Building 1 .. Repair Notes: All exterior windows & doors require new Quad white caulk.	M	LS	1	EA	0	Contractor

Category Details

Caulk all window & door openings where windows meet brick, so as to make the windows & doors weather tight. Quad white caulk to be used.

11. Fencing	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: \$0.00
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12. Grading/Landscaping	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: \$0.00
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13. Windows	Material: \$10500.00	Labor: \$0.00	Tax: \$0.00	Total: \$10500.00
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Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Install new vinyl thermal pane double hung window w/screen .. Location: 1st Floor	M	LS	6	EA	0	Contractor

Category Details

6 windows in the home are broken or completely inoperable & need to be replaced. Furnish & install 6 new double pane thermal double hung windows with screens, rap & caulk exterior with aluminum metal & caulk to insure windows are weather tight.

14. Weatherstrip	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: \$0.00
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15. Doors (Ext.)	Material: \$4000.00	Labor: \$0.00	Tax: \$0.00	Total: \$4000.00
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Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Install new basement door .. Location: Basement .. Repair Notes: New fiberglass solid core insulated basement 36" door with new lock set.	M	LS	1	EA	0	Contractor
2 Install garage door/doors .. Location: Exterior Side .. Repair Notes: Entry door from home to garage has glass in it & does not meet fire standard & must be replaced with a new 36" solid core fiberglass door.	M	LS	1	EA	0	Contractor

Category Details

36" side entry door to garage has glass in it & must be replaced to meet the fire standard.

16. Doors (Int.)	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: \$0.00
17. Partition Wall	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: \$0.00
18. Plaster/Drywall	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: \$0.00
19. Decorating	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: \$0.00
20. Wood Trim	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: \$0.00
21. Stairs	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: \$0.00
22. Closets	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: \$0.00
23. Wood Floors	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: \$0.00
24. Finished Floors	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: \$0.00
25. Ceramic Tile	Material: \$0.00	Labor: \$0.00	Tax: \$0.00	Total: \$0.00

SAMPLE

26. Bath Accessories	<i>Material:</i> \$0.00	<i>Labor:</i> \$0.00	<i>Tax:</i> \$0.00	<i>Total:</i> \$0.00
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27. Plumbing	<i>Material:</i> \$0.00	<i>Labor:</i> \$0.00	<i>Tax:</i> \$0.00	<i>Total:</i> \$0.00
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28. Electrical	<i>Material:</i> \$0.00	<i>Labor:</i> \$0.00	<i>Tax:</i> \$0.00	<i>Total:</i> \$0.00
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29. Heating	<i>Material:</i> \$0.00	<i>Labor:</i> \$0.00	<i>Tax:</i> \$0.00	<i>Total:</i> \$0.00
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30. Insulation	<i>Material:</i> \$3500.00	<i>Labor:</i> \$0.00	<i>Tax:</i> \$0.00	<i>Total:</i> \$3500.00
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Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Install insulation batts. .. Location: Basement .. <i>Repair Notes:</i> Missing insulation basement floor system, new R-19 to be installed .	D	LS	1	EA	0	Contractor

Category Details

Add new R-19 insulation to basement floor system where missing, approximately 1,200 sqft.

31. Cabinetry	<i>Material:</i> \$0.00	<i>Labor:</i> \$0.00	<i>Tax:</i> \$0.00	<i>Total:</i> \$0.00
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32. Appliances	<i>Material:</i> \$0.00	<i>Labor:</i> \$0.00	<i>Tax:</i> \$0.00	<i>Total:</i> \$0.00
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33. Basements	<i>Material:</i> \$16000.00	<i>Labor:</i> \$0.00	<i>Tax:</i> \$0.00	<i>Total:</i> \$16000.00
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Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Provide dry basement. .. Location: Basement .. <i>Repair Notes:</i> Waterproof entire basement, install drain tile, sump pit & clean & seal block foundation.	M	LS	1	EA	0	Contractor

Category Details

Musty basement with signs of water infiltration. No existing sump pit or drain till. A complete basement water proofing is required with drain tiles installed into a sump pit with a pump. Clean & seal all block foundation walls.

34. Cleanup	<i>Material:</i> \$0.00	<i>Labor:</i> \$0.00	<i>Tax:</i> \$0.00	<i>Total:</i> \$0.00
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35. Miscellaneous	<i>Material:</i> \$1250.00	<i>Labor:</i> \$0.00	<i>Tax:</i> \$0.00	<i>Total:</i> \$1250.00
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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 Miscellaneous: .. Location: Basement .. <i>Repair Notes:</i> Radon test came back @ over 93 piC/l , mitigation of radon gas is mandated for a safe home.	R	LS	1	EA	0	Sub-contractor

Category Details

A licensed DEP radon mitigator is the only person that can install this mitigation system per state law. A new test must be included after mitigation system is installed to verify levels are below 4.0 piC/l.

SAMPLE ONLY

Project Construction and Fee Estimate
1234 Main St.

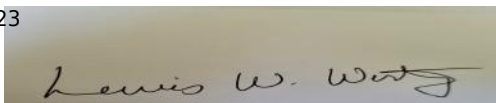
Construction Categories		Total \$
Section 1	Masonry	0.00
Section 2	Siding	0.00
Section 3	Gutters/Downspouts	0.00
Section 4	Roof	20000.00
Section 5	Shutters	0.00
Section 6	Exteriors	0.00
Section 7	Walks	0.00
Section 8	Driveways	5500.00
Section 9	Painting (Ext.)	500.00
Section 10	Caulking	1500.00
Section 11	Fencing	0.00
Section 12	Grading/Landscaping	0.00
Section 13	Windows	10500.00
Section 14	Weatherstrip	0.00
Section 15	Doors (Ext.)	4000.00
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	0.00
Section 29	Heating	0.00
Section 30	Insulation	3500.00
Section 31	Cabinetry	0.00
Section 32	Appliances	0.00
Section 33	Basements	16000.00
Section 34	Cleanup	0.00
Section 35	Miscellaneous	1250.00
Section 1 - 35 Construction Cost SUBTOTAL		\$62750.00

Fee Name	Fee Details	Total \$
TOTAL	Fee Grand Total	\$ 0.00

Sub Total Name	Notes	GRAND Total
Construction Subtotal		\$62750.00
Contingency Amount	10%	\$6275.00
Fee Total	Fee Grand Total	\$ 0.00
Grand Total		\$ 69,025.00

Date of Signature: 03-19-2023

CONSULTANT SIGNATURE:



WERTZ CONSTRUCTION

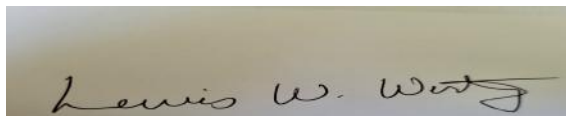
Fee Details

FEES PAID BY BORROWER

Fee Name	Fee Details	Total \$
Draw Fees	4 Draws at 200.000	800.00
Mileage Fee	65 Miles at 0.655 * 4 trips	170.30
TOTAL	Fee Grand Total	\$ 970.30

FEES INCLUDED IN ESCROW

Fee Name	Fee Details	Total \$
TOTAL	Fee Grand Total	\$ 0.00



CONSULTANT SIGNATURE: _____

Date of Signature: 03-19-2023

WERTZ CONSTRUCTION

Consultant Comments

Borrower/Client: Bob Smith

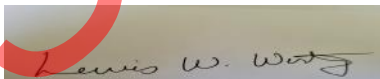
Property Address: 123 Main St., Hanover, Pennsylvania, 17331

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

1.) several broken & non functional windows that need replaced. Garage entry door has glass in it, this is not permitted & new fire door is required.

2.) Radon test showed level @ 93.0 piC/l , mitigation system is required to get levels below 4.0 piC/l.

3.) Musty basement, evidence of water in block wall, no sump pit or drain tile, install water drain system, water on concrete floor, evidence of Bilco leaking into basement, rotted basement exterior door needs replaced, missing basement insulation, add R-19. Waterproof basement.



Consultant Signature

03-19-2023

Date:

WERTZ CONSTRUCTION

Classification of Repairs: **Mandatory**
1234 Main St.

Applicant:

Bob Smith

Property Address:

123 Main St.,
Hanover, Pennsylvania, 17331

Lender:

Fulton bank

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

4. Roof

Mandatory Repair Item	Material	Tax	Labor	Total	Category Total
1 Repair damaged roofing	\$20000.00	\$0.00	\$0.00	\$20000.00	\$20000.00

8. Driveways

Mandatory Repair Item	Material	Tax	Labor	Total	Category Total
1 Repair damaged driveway	\$5500.00	\$0.00	\$0.00	\$5500.00	\$5500.00

9. Painting (Ext.)

Mandatory Repair Item	Material	Tax	Labor	Total	Category Total
1 Paint a minimum of 2 coats of good quality paint.	\$250.00	\$0.00	\$0.00	\$250.00	\$500.00
2 Paint a minimum of 2 coats of good quality paint.	\$250.00	\$0.00	\$0.00	\$250.00	

10. Caulking

Mandatory Repair Item	Material	Tax	Labor	Total	Category Total
1 Caulk all windows and door frames.	\$1500.00	\$0.00	\$0.00	\$1500.00	\$1500.00

13. Windows

Mandatory Repair Item	Material	Tax	Labor	Total	Category Total
1 Install new vinyl thermal pane double hung window w/screen	\$10500.00	\$0.00	\$0.00	\$10500.00	\$10500.00

15. Doors (Ext.)

Mandatory Repair Item	Material	Tax	Labor	Total	Category Total
1 Install new basement door	\$2000.00	\$0.00	\$0.00	\$2000.00	\$4000.00
2 Install garage door/doors	\$2000.00	\$0.00	\$0.00	\$2000.00	

33. Basements

Mandatory Repair Item	Material	Tax	Labor	Total	Category Total
1 Provide dry basement.	\$16000.00	\$0.00	\$0.00	\$16000.00	\$16000.00

Grand Total: \$58000.00

Approval Signature

Date

WERTZ CONSTRUCTION

Classification of Repairs: **Recommended**
1234 Main St.

Applicant:

Bob Smith

Property Address:

123 Main St.,
Hanover, Pennsylvania, 17331

Lender:

Fulton bank

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

35. Miscellaneous

<u>Recommended Repair Item</u>	<u>Material</u>	<u>Tax</u>	<u>Labor</u>	<u>Total</u>	<u>Category Total</u>
1 Miscellaneous:	\$1250.00	\$0.00	\$0.00	\$1250.00	\$1250.00
Grand Total:				\$1250.00	

Approval Signature

Date

WERTZ CONSTRUCTION

Classification of Repairs: **Desired**
1234 Main St.

Applicant:

Bob Smith

Property Address:

123 Main St.,
 Hanover, Pennsylvania, 17331

Lender:

Fulton bank

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

30. Insulation

<u>Desired Repair Item</u>	<u>Material</u>	<u>Tax</u>	<u>Labor</u>	<u>Total</u>	<u>Category Total</u>
1 Install insulation batts.	\$3500.00	\$0.00	\$0.00	\$3500.00	\$3500.00
Grand Total:				\$3500.00	

SAMPLE ONLY

 Approval Signature

 Date

WERTZ CONSTRUCTION

REPAIR CLASSIFICATION LISTS of 1234 Main St.

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	0.00	0.00	0.00	0.00
Section 4	Roof	20000.00	20000.00	0.00	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	5500.00	5500.00	0.00	0.00
Section 9	Painting (Ext.)	500.00	500.00	0.00	0.00
Section 10	Caulking	1500.00	1500.00	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	10500.00	10500.00	0.00	0.00
Section 14	Weatherstrip	0.00	0.00	0.00	0.00
Section 15	Doors (Ext.)	4000.00	4000.00	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	0.00	0.00	0.00	0.00
Section 29	Heating	0.00	0.00	0.00	0.00
Section 30	Insulation	3500.00	0.00	0.00	3500.00
Section 31	Cabinetry	0.00	0.00	0.00	0.00
Section 32	Appliances	0.00	0.00	0.00	0.00
Section 33	Basements	16000.00	16000.00	0.00	0.00
Section 34	Cleanup	0.00	0.00	0.00	0.00
Section 35	Miscellaneous	1250.00	0.00	1250.00	0.00
Section 1 - 35 GRAND TOTAL		62750.00	58000.00 <small>Mandatory</small>	1250.00 <small>Recommended</small>	3500.00 <small>Desired</small>

Rehab Total (Grand Total + Contingency 10%) \$62750.00 + \$6275.00 = \$69025.00

- 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.

WERTZ CONSTRUCTION

Photo Album of:
123 Main St.



SAMPLE ONLY