

HUD 203k Work Write-Up

Consultant's Report

Prepared By

Property Inspection Engineers, Inc.

PO Box 2395
Birmingham, MI 48009

(248) 644-8778

CDaggy@PropertyInspectionEngineers.biz



Inspection Date

5/8/2012

Client's Name: Ian Hadden

Inspected Address: 2022 Austin Rd
Walled Lake, Michigan

Client's Phone: (248) 000-0000

Client's Email: Ian.Hadden@gmail.com

Lender: John Adams Mortgage

Address: 6960 Orchard Lake Rd
West Bloomfield, MI 48322

Phone: (248) 855-8800

Loan Officer: David Kaner

Phone:

Ext:



PROPERTY INSPECTION ENGINEERS

Specification Of Repairs

Inspection Date: 5/8/2012

Occupied During Construction: Habitable in 6 Mos.

Months To Completion: 6

Borrower:	Ian Hadden
Property Address:	2022 Austin Rd Walled Lake, Michigan
Phone:	(248) 000-0000
Contact Name:	
Contact Phone:	
Applicant's Phone:	(248) 000-0000
Applicant's Cell Phone:	

FHA Case #:	
Loan Type:	HUD 203k
Loan No.	
Lender:	John Adams Mortgage
Lender's Address:	6960 Orchard Lake Rd West Bloomfield, MI 48322
Loan Originator:	David Kaner
Loan Originator Phone:	

Contractor
Five Star Construction

Ian Hadden

John Adams Mortgage

FHA Case #

Consultant's File No.

Dated

2022 Austin Rd
Walled Lake, Michigan

6960 Orchard Lake Rd
West Bloomfield, MI 48322

2022 Austin_Walled Lake 5/23/2012

STEP-BY-STEP PROCEDURE

1. HUD accepted consultant who prepares this work write-up (or an architect, engineer or home inspection service) needs to inspect the property to assure: (1) That there are no rodents, termites and other infestations: (2) that there are no defects that will affect the health and safety of the occupants: (3) the adequacy of the existing structural, heating, plumbing electrical and roofing system: and (4) the upgrading of thermal protection (where necessary). The inspection report will be attached to the document.
2. Complete each item below as necessary by either filling out the information on the work to be preformed with a brief explanation, or entering "NONE" in the "SUB-TOTAL" Portion if no work is being performed in that particular subsection to the document.
3. The proposed work, and the materials used, should be explained in detail to assure a complete understanding on the required work by the contractor and the HUD authorized fee inspector. For major items (ie. kitchen cabinets, appliances, heating air conditioning etc.), the description or the item should enclose the make and model number (manufacturer's) brochure can be attached).
4. Attach a copy of any proposals from all contractors and/or subcontractors.
5. Provide other drawings as necessary to assure a complete understanding of the required work by the contractor and the HUD authorized fee inspector. The following architectural exhibits are required:
 - a) A Plot Plan of the Site is required only if a new addition is being made to the existing structure. Show the location elevations at the property corners and building structure(s), walks, drives, streets, and other relevant detail. Include finished grade corners to assure proper drainage of water off the site. Show the required flood elevation.
 - b) Proposed Interior Plan of the Dwelling. Show where structural or planning changes are contemplated; include any dwelling.
 - c) Provide kitchen cabinet elevations, deck drawings and other exhibits as necessary to properly describe the required Architectural exhibits for a new addition are the same as for a newly constructed home.
6. Cost estimates must include labor and materials sufficient to complete the work by a contractor.
7. A homebuyer who would like to do any of the work must submit a letter to the lender stating his/her qualifications to perform the work in timely and workmanlike manner. If approved by the lender, the homebuyer cannot eliminate the cost estimate for labor because if the homebuyer cannot complete the work there must be sufficient money in the escrow account to get a subcontractor to do the work.
8. If this is a purchase transaction and not a refinance, then attach a sales contract (the loan should go contingent upon obtaining FHA 203(k) financing).
9. Transfer costs shown on the last page to the Draw Request (HUD 9746-A, VMP-436).
10. Meaning of Abbreviations:

Each = Ea Linear foot = LF Square Foot = SF Lump Sum = LS Square Yard = SY * = Required

M = Mandatory By HUD, R = Recommended By Consultant/Other, D = Desired By Homeowner

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1. Masonry

2. Siding

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Vinyl Siding				Material/LS	38	SQ	107.36	4,079.68	0.0%	0.00	\$7,342.18
Location		Level	M	Labor	145	MH	22.50	3,262.50	Completion Hrs:		0
General		As per plans and specifications / Siding World / .046 vinyl									
Stone Facing				Material/LS	80	SQ	10.81	864.80	0.0%	0.00	\$1,224.80
Location		Level	M	Labor	16	MH	22.50	360.00	Completion Hrs:		0
General		As per plans and specifications / Home Depot									
Sub-Total This Section:										\$8,566.98	

3. Gutters/Downspouts

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Gutters				Material/LS	1	LS	815.00	815.00	0.0%	0.00	\$1,175.00
Location		Level	M	Labor	16	MH	22.50	360.00	Completion Hrs: 0		
General		As per plans and specifications									
Sub-Total This Section: \$1,175.00											

4. Roof

					Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Roofing					Material/LS	29	SQ	132.41	3,839.89	0.0%	0.00	\$6,089.89
Location			Level	M	Labor	100	MH	22.50	2,250.00	Completion Hrs: 0		
General		As per plans and specifications										
Sub-Total This Section:										\$6,089.89		

5. Shutters

6. Exteriors

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Public water connection				Material/LS	1	LS	2,000.00	2,000.00	0.0%	0.00	\$4,700.00
Location		Level	M	Labor	1	LS	2,700.00	2,700.00	Completion Hrs: 0		
Exterior											
Permit				Material/LS	1	LS	800.00	800.00	0.0%	0.00	\$800.00
Location		Level	M	Labor	1	Ea	0.00	0.00	Completion Hrs: 0		
Exterior		Public water connection									
Sub-Total This Section: \$5,500.00											

This work will be done by: ☐ Owner ☒ Contractor ☐ Subcontractor

Cost Estimate Attached: ☐ Permit Required: ☒

Summary/Narrative Of Work To Be Done:

7. Walks

8. Driveways

9. Painting (Ext.)

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Paint a minimum of 2 coats of good quality paint.				Material/LS	1	LS	300.00	300.00	0.0%	0.00	\$840.00
Location		Level	M	Labor	24	MH	22.50	540.00	Completion Hrs: 0		
General											
Sub-Total This Section: \$840.00											

12. Grading/Landscaping

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Remove shrubs and bushes		Material/LS	1	Ea	0.00	0.00	0.00	\$300.00
Location	Level	M	Labor	1	LS	300.00	Completion Hrs:	0
Exterior								
Silt Fence		Material/LS	1	LS	220.00	220.00	0.00	0.00
Location	Level	M	Labor	1	LS	100.00	Completion Hrs:	0
Exterior								
Temporary Fencing		Material/LS	1	LS	80.00	80.00	0.00	0.00
Location	Level	M	Labor	1	LS	80.00	Completion Hrs:	0
Exterior								
Dumpster Rental		Material/LS	1	Ea	0.00	0.00	0.00	0.00
Location	Level	M	Labor	1	LS	420.00	Completion Hrs:	0
Exterior								
Fill Dirt		Material/LS	1	LS	572.00	572.00	0.00	0.00
Location	Level	M	Labor	1	Ea	0.00	Completion Hrs:	0
Exterior								
Concrete		Material/LS	9	CY	92.00	828.00	0.00	0.00
Location	Level	M	Labor	1	Ea	0.00	Completion Hrs:	0
Exterior								
Retaining Walls and Steps		Material/LS	1	LS	1,150.00	1,150.00	0.00	0.00
Location	Level	M	Labor	1	Ea	0.00	Completion Hrs:	0
Exterior								
Final Grading and Seed		Material/LS	1	LS	210.00	210.00	0.00	0.00
Location	Level	M	Labor	1	Ea	0.00	Completion Hrs:	0
Exterior								
Site Work Labor		Material/LS	1	Ea	0.00	0.00	0.00	0.00
Location	Level	M	Labor	132	MH	22.50	Completion Hrs:	0
Exterior	labor for grading, drainage, and retaining walls. See Section 10.0							
Sub-Total This Section:								\$6,930.00

This work will be done by: ☐ Owner ☒ Contractor ☐ SubcontractorCost Estimate Attached: ☐Permit Required: ☒Summary/Narrative Of Work To Be Done:**13. Windows**

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Windows		Material/LS	1	LS	10,260.00	10,260.00	0.00	0.00
Location	Level	M	Labor	1	Ea	0.00	Completion Hrs:	0
General	Siding World: Proposal, plans and specifications. See 5.1. Labor included in rough frame.							
Sub-Total This Section:								\$10,260.00

14. Weatherstrip

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15. Doors (Ext.)

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Exterior Doors				Material/LS	1	LS	3,406.00	3,406.00	0.0%	0.00	\$3,766.00
Location		Level	M	Labor	16	MH	22.50	360.00	Completion Hrs: 0		
General	Siding World: Doors per proposal, plans and specifications										
Garage Vehicle Door				Material/LS	1	LS	695.00	695.00	0.0%	0.00	\$880.00
Location		Level	M	Labor	1	LS	185.00	185.00	Completion Hrs: 0		
	As per plans and specifications										
Sub-Total This Section: \$4,646.00											

16. Doors (Int.)

					Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Doors Interior					Material/LS	1	LS	2,028.00	2,028.00	0.0%	0.00	\$2,298.00
Location		Level	M		Labor	12	MH	22.50	270.00	Completion Hrs: 0		
General												
Sub-Total This Section: \$2,298.00												

17. Partition Wall

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Rough lumber material				Material/LS	1	LS	22,310.00	22,310.00	0.0%	0.00	\$22,310.00
Location		Level	M	Labor	1	Ea	0.00	0.00	Completion Hrs: 0		
General		Bid per Lumberjack									
Rough Carpentry General Requirements				Material/LS	1	EA	0.00	0.00	0.0%	0.00	\$9,885.00
Location		Level	M	Labor	1	LS	9,885.00	9,885.00	Completion Hrs: 0		
General											
							Sub-Total This Section: \$32,195.00				

This work will be done by: ☐ Owner ☒ Contractor ☐ Subcontractor

Cost Estimate Attached: ☐ Permit Required: ☒

Summary/Narrative Of Work To Be Done:

18. Plaster/Drywall

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Drywall				Material/LS	1E+04	SF	0.25	2,560.00	0.0%	0.00	\$5,800.00
Location				Level	M	Labor	144	MH	22.50	3,240.00	Completion Hrs: 0
General											
Sub-Total This Section: \$5,800.00											

19. Decorating

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Paint Interior Surface--Custom				Material/LS	1	LS	1,200.00	1,200.00	0.0%	0.00	\$3,360.00
Location		Level	M	Labor	1	LS	2,160.00	2,160.00	Completion Hrs: 0		
General											
Sub-Total This Section: \$3,360.00											

20. Wood Trim

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Trim				Material/LS	1	LS	3,327.00	3,327.00	0.0%	0.00	\$4,767.00
Location		Level	M	Labor	64	MH	22.50	1,440.00	Completion Hrs: 0		
General		As per plans, specifications and proposal									
Sub-Total This Section: \$4,767.00											

21. Stairs**22. Closets**

					Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Shelving and Rods					Material/LS	1	LS	112.50	112.50	0.0%	0.00	\$225.00
Location		Level	M		Labor	5	LS	22.50	112.50	Completion Hrs: 0		
General												
Sub-Total This Section:										\$225.00		

23. Wood Floors

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Wood floors				Material/LS	2037	SF	1.89	3,849.93	0.0%	0.00	\$5,642.49
Location		Level	M	Labor	2037	SF	0.88	1,792.56	Completion Hrs: 0		
General		Location: As per plans and specifications									
Sub-Total This Section:										\$5,642.49	

24. Finished Floors

					Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Slate					64	SF	9.00	576.00	0.0%	0.00	\$835.84
					Material/LS						
					Labor	64	SF	4.06	259.84	Completion Hrs:	0
Location					Level	M					
Foyer											
Sub-Total This Section:										\$835.84	

25. Ceramic Tile

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Ceramic Tile, Floor & Wall				Material/LS	428	SF	2.90	1,241.20	0.0%	0.00	\$2,525.20
Location		Level	M	Labor	428	SF	3.00	1,284.00	Completion Hrs: 0		
Bathrooms/Laundry		As per plans and specifications									
Ceramic Tile Backsplash				Material/LS	42	SF	10.00	420.00	0.0%	0.00	\$546.00
Location		Level	M	Labor	42	SF	3.00	126.00	Completion Hrs: 0		
Kitchen											
Sub-Total This Section: \$3,071.20											

26. Bath Accessories

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Bathroom accessories				Material/LS	1	LS	393.98	393.98	0.0%	0.00	\$461.48
Location		Level	M	Labor	3	MH	22.50	67.50	Completion Hrs: 0		
Bathrooms	See proposal										
Sub-Total This Section:										\$461.48	

27. Plumbing

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Fixture--Custom Plumbing				Material/LS	1	LS	4,107.86	4,107.86	0.0%	0.00	\$4,107.86
Location		Level	M	Labor	1	EA	0.00	0.00	Completion Hrs: 0		
General		As per plans, specifications and proposal.									
Permits				Material/LS	1	LS	400.00	400.00	0.0%	0.00	\$400.00
Location		Level	M	Labor	1	Ea	0.00	0.00	Completion Hrs: 0		
General											
Plumbing (Except permits and fixtures)				Material/LS	1	LS	7,000.00	7,000.00	0.0%	0.00	\$7,000.00
Location		Level		Labor	1	Ea	0.00	0.00	Completion Hrs: 0		
General											
Sub-Total This Section: \$11,507.86											

This work will be done by: ☐ Owner ☒ Contractor ☐ SubcontractorCost Estimate Attached: ☐Permit Required: ☒Summary/Narrative Of Work To Be Done:

28. Electrical

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Exterior Light Fixtures				Material/LS	6	EA	36.66	219.96	0.0%	0.00	\$309.96
Location		Level	M	Labor	6	EA	15.00	90.00	Completion Hrs: 0		
Exterior											
Electrical Permit				Material/LS	1	LS	175.00	175.00	0.0%	0.00	\$175.00
Location		Level	M	Labor	1	Ea	0.00	0.00	Completion Hrs: 0		
General											
Electrical Service				Material/LS	1	LS	800.00	800.00	0.0%	0.00	\$1,200.00
Location		Level	M	Labor	1	LF	400.00	400.00	Completion Hrs: 0		
General		Provide 200 Amp riser and meter box									
Electrical Panel				Material/LS	1	LS	500.00	500.00	0.0%	0.00	\$975.00
Location		Level	M	Labor	1	LS	475.00	475.00	Completion Hrs: 0		
General		Provide 200 Amp GE breaker box									
Electrical				Material/LS	1	LS	1,605.00	1,605.00	0.0%	0.00	\$3,535.04
Location		Level	M	Labor	1	LS	1,930.04	1,930.04	Completion Hrs: 0		
General		Wiring as per plans and specifications									
Smoke detectors				Material/LS	1	LS	120.00	120.00	0.0%	0.00	\$220.00
Location		Level	M	Labor	1	LS	100.00	100.00	Completion Hrs: 0		
General		Interconnected battery back up as per plans and specifications									
Light Fixtures				Material/LS	1	LS	1,442.00	1,442.00	0.0%	0.00	\$1,442.00
Location		Level	M	Labor	1	Ea	0.00	0.00	Completion Hrs: 0		
General		Interior fixtures									

Sub-Total This Section: \$7,857.00This work will be done by: ☐ Owner ☒ Contractor ☐ SubcontractorCost Estimate Attached: ☐ Permit Required: ☒Summary/Narrative Of Work To Be Done:

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29. Heating

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
HVAC Permit				Material/LS	1	LS	400.00	400.00	0.0%	0.00	\$400.00
Location		Level	M	Labor	1	Ea	0.00	0.00	Completion Hrs: 0		
General		HVAC Permit									
HVAC				Material/LS	1	LS	5,000.00	5,000.00	0.0%	0.00	\$10,340.00
Location		Level	M	Labor	1	LS	5,340.00	5,340.00	Completion Hrs: 0		
General		Furnace: Goodman 140,000 BTU 80% Eff./Air Cond.: Goodman 4 Ton									
Pre Fabricated Fireplace				Material/LS	1	LS	2,025.00	2,025.00	0.0%	0.00	\$2,625.00
Location		Level	M	Labor	1	LS	600.00	600.00	Completion Hrs: 0		
General											
Pre Fabricated Fireplace Permit				Material/LS	1	LS	125.00	125.00	0.0%	0.00	\$125.00
Location		Level	M	Labor	1	Ea	0.00	0.00	Completion Hrs: 0		
General											
Exhaust Fans				Material/LS	3	EA	55.00	165.00	0.0%	0.00	\$232.50
Location		Level	M	Labor	3	MH	22.50	67.50	Completion Hrs: 0		
Bathrooms											
Sub-Total This Section: \$13,722.50											

This work will be done by: ☐ Owner ☒ Contractor ☐ Subcontractor

Cost Estimate Attached: ☐ Permit Required: ☒

Summary/Narrative Of Work To Be Done:

30. Insulation

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Insulation				Material/LS	1	LS	1,872.00	1,872.00	0.0%	0.00	\$2,592.00
Location		Level	M	Labor	32	MH	22.50	720.00	Completion Hrs: 0		
General	As per plans and specifications										
Sub-Total This Section:										\$2,592.00	

31. Cabinetry

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Kitchen cabinets				Material/LS	1	LS	4,418.00	4,418.00	0.0%	0.00	\$4,418.00
Location		Level	M	Labor	1	EA	0.00	0.00	Completion Hrs: 0		
Kitchen	KSI / See Section 8.1										
Counter Tops				Material/LS	60	SF	40.35	2,421.00	0.0%	0.00	\$2,421.00
Location		Level		Labor	1	Ea	0.00	0.00	Completion Hrs: 0		
Kitchen	Fantastic Granite / See Section 8.2										
Kitchen cabinets and tops				Material/LS	1	Ea	0.00	0.00	0.0%	0.00	\$1,710.00
Location		Level	M	Labor	76	MH	22.50	1,710.00	Completion Hrs: 0		
Kitchen											
Cabinets				Material/LS	1	LS	894.00	894.00	0.0%	0.00	\$961.50
Location		Level	M	Labor	3	MH	22.50	67.50	Completion Hrs: 0		
Master Bath	KSI / See Section 9.2										
Cabinets				Material/LS	1	LS	447.00	447.00	0.0%	0.00	\$514.50
Location		Level	M	Labor	3	MH	22.50	67.50	Completion Hrs: 0		
Bathroom	KSI / See Section 9.2										
Sub-Total This Section: \$10,025.00											

32. Appliances

					Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Stove Top Hood					Material/LS	1	LS	425.00	425.00	0.0%	0.00	\$515.00
Location		Level	M		Labor	4	MH	22.50	90.00	Completion Hrs: 0		
Kitchen		Ikea										
											Sub-Total This Section:	\$515.00

33. Basements

				Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total	
Foundation				Material/LS	1	LS	5,000.00	5,000.00	0.0%	0.00	\$14,500.00
Location		Level	M	Labor	1	LS	9,500.00	9,500.00	Completion Hrs: 0		
Foundation		Construct foundation as per attached plans and specifications									
Sub-Total This Section: \$14,500.00											

This work will be done by: ☐ Owner ☒ Contractor ☐ SubcontractorCost Estimate Attached: ☐Permit Required: ☒Summary/Narrative Of Work To Be Done:

34. Cleanup

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Final Clean up		Material/LS	1	Ea	0.00	0.0%	0.00	\$270.00
Location	Level	M	Labor	12	MH	22.50	270.00	Completion Hrs: 0
General								
On Going Clean up		Material/LS	1	Ea	0.00	0.0%	0.00	\$450.00
Location	Level	M	Labor	20	MH	22.50	450.00	Completion Hrs: 0
General								
Sub-Total This Section:								\$720.00

35. Miscellaneous

		Qty	Unit	Unit Cost	Total	Tax/Margin		Grand Total
Demolition		Material/LS	1	EA	0.00	0.0%	0.00	\$2,160.00
Location	Level	M	Labor	1	EA	2,160.00	2,160.00	Completion Hrs: 0
Rear								Rear prior additon
Demolition		Material/LS	1	EA	0.00	0.0%	0.00	\$840.00
Location	Level	M	Labor	1	LS	840.00	840.00	Completion Hrs: 0
General								Interior of original house
Dumpster Rental		Material/LS	1	LS	840.00	0.0%	0.00	\$840.00
Location	Level	M	Labor	1	Ea	0.00	0.00	Completion Hrs: 0
General								For demolition
Building Protection		Material/LS	1	LS	90.00	0.0%	0.00	\$180.00
Location	Level	M	Labor	1	LS	90.00	90.00	Completion Hrs: 0
General								Protect structure during construction
Permits		Material/LS	1	LS	935.00	0.0%	0.00	\$935.00
Location	Level	M	Labor	1	Ea	0.00	0.00	Completion Hrs: 0
General								Building permits
Permits		Material/LS	1	LS	65.00	0.0%	0.00	\$65.00
Location	Level	M	Labor	1	Ea	0.00	0.00	Completion Hrs: 0
Exterior								Permit to shut down road
General overhead		Material/LS	1	LS	485.76	0.0%	0.00	\$485.76
Location	Level	M	Labor	1	Ea	0.00	0.00	Completion Hrs: 0
General								Drawings
Sub-Total This Section:								\$5,505.76

CONSULTANT'S COMMENT

RECAP SUBTOTALS

Construction Sub-Totals	
1. Masonry	0.00
2. Siding	8,566.98
3. Gutters/Downspouts	1,175.00
4. Roof	6,089.89
5. Shutters	0.00
6. Exteriors	5,500.00
7. Walks	0.00
8. Driveways	0.00
9. Painting (Ext.)	840.00
10. Caulking	480.00
11. Fencing	0.00
12. Grading/Landscaping	6,930.00
13. Windows	10,260.00
14. Weatherstrip	0.00
15. Doors (Ext.)	4,646.00
16. Doors (Int.)	2,298.00
17. Partition Wall	32,195.00
18. Plaster/Drywall	5,800.00
19. Decorating	3,360.00
20. Wood Trim	4,767.00
21. Stairs	0.00
22. Closets	225.00
23. Wood Floors	5,642.49
24. Finished Floors	835.84
25. Ceramic Tile	3,071.20
26. Bath Accessories	461.48
27. Plumbing	11,507.86
28. Electrical	7,857.00
29. Heating	13,722.50
30. Insulation	2,592.00
31. Cabinetry	10,025.00
32. Appliances	515.00
33. Basements	14,500.00
34. Cleanup	720.00
35. Miscellaneous	5,505.76
Construction Cost Subtotal:	\$170,089.00

Allowable Fees & RecapTotals		
Construction Costs Subtotal :		\$170,089.00
ALLOWABLE FEES		
	Note	Fee
Mileage		\$50.00
Draw Fee		\$850.00
Independent Consultant		\$1,000.00
Allowable Fees Total :		\$1,900.00
Contingency Reserve:	10%	\$17,008.90
Grand Total:		\$188,997.90

All repairs must be performed in conformance with local zoning ordinances and codes.
Applicant(s) and Contractor (if any) to sign and date upon final acceptance.

Date of Final Acceptance: _____

Consultant/Plan Reviewer: Christopher J. Daggy Date: 5/23/2012 Christopher J. Daggy ID No: P1255

Applicant(s): _____ Date: _____ Applicant(s): _____ Date: _____

Applicant(s): _____ Date: _____ Applicant(s): _____ Date: _____

Contractor: _____ Date: _____

project:

hadden residence

builder:
to be determined

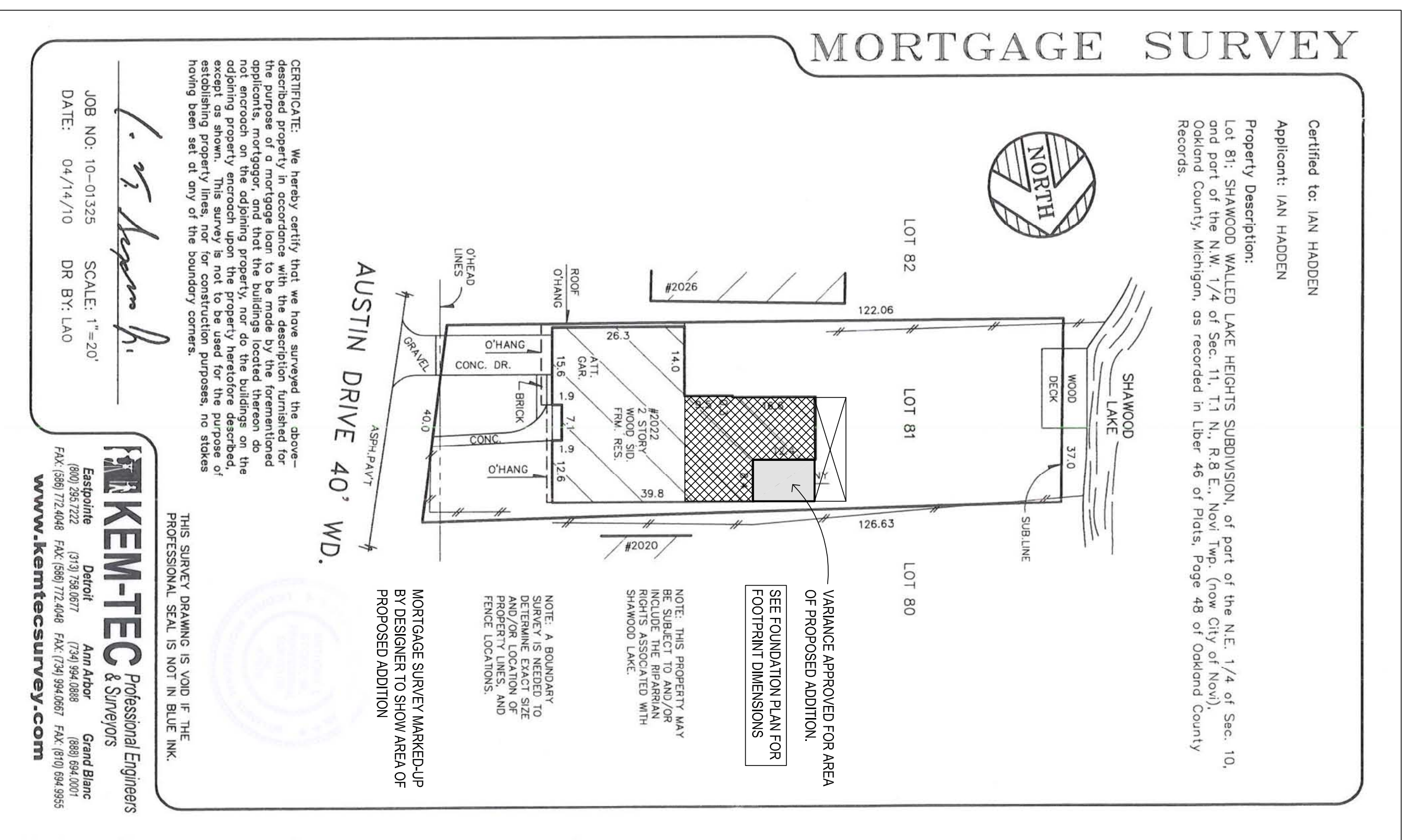
designer:

p.o. box 76
birmingham, mi 48012

douglas w. leahy
associate AIA

248.246.9515 office
248.506.3235 cell
www.GETAdesign.net

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Site Plan

SCALE:

north



OPTIONAL THIRD PARTY TESTING:

- HERS RATED INSPECTOR

□ INSULATION AND SEALING INSPECTION

□ BLOWER DOOR TEST AFTER INSULATION IS INSTALLED AND BEFORE DRYWALL

- DUCTWORK SEALING TEST ON HVAC

SERVICE SOURCES:

D.R. NELSON ASSOCIATES (248) 393-9100
GREEN BUILDING SERVICES (248) 538-4577

hadden #1028 residence

#1028
nadden residence

COVER ————— site plan

A-0.1 foundation plan

A-1.1 ————— first floor plan

A-2.1 second floor plan

A-3.1 ——— root and root framing plan

A-4.1 building elevations

A-4.2 building elevations

A-5.1 _____ building section

A-3.2 — building section

A-7.1 specifications

project name

hadden family residence

on job.

1028

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Design LLC

project name and address

hadden family residence

2022 austin road
walled lake, mi

builder
to be determined

express written consent for the GE

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t austin road
ed lake, mi
builder
to be determine

the re 2022 walle

builder
to be determined

GETA LLC
design

p.o. box 76
birmingham, mi 48012
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submitals dates

date issued for

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02.18.11	permit / bidding
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all mechanical to be design
build in field

project type	number of projects	total number of projects
...

addition /
renovation

sheet title

site plan +

Foundation plan

sheet no.

A-0.1

1. ALL EXISTING STRUCTURE SHOWN IS ASSUMED. CONTRACTOR SHALL VERIFY ALL EXISTING STRUCTURE SHOWN AND NOTIFY ARCHITECT OF ANY DISCREPANCIES.
2. EXISTING FOUNDATION IS ASSUMED TO BE MINIMUM 12-INCH THICK X 24-INCHES BELOW GRADE. CONTRACTOR SHALL VERIFY IN FIELD AND NOTIFY ARCHITECT OF ANY DISCREPANCIES.
3. INSPECT EXISTING CRAWL SPACE, AND PROVIDE 6 MIL VAPOR BARRIER WITH MINIMUM OF 2-INCH STONE COVER IF NOT EXISTING.
4. CONTRACTOR TO PROVIDE NEW 2-INCH RIGID INSULATION AROUND INTERIOR PERIMETER OF EXISTING CRAWL SPACE IF NO EXISTING INSULATION IS PRESENT.
5. CONTRACTOR TO MECHANICALLY VENTILATE NEW AND EXISTING CRAWL SPACE PER CODE.
6. ALL NEW FOOTINGS TO BE 14-INCH WIDE X 42-INCH BELOW GRADE WITH (1) #5 CONTINUOUS TOP AND BOTTOM BAR.
7. ALL NEW FOOTINGS TO BE DOWELED INTO EXISTING BARS. (2) AT TOP AND BOTTOM OF EXISTING FOOTING WITH MINIMUM EMBEDMENT OF 6-INCHES EACH WAY. EPOXY GROUT INTO EXISTING.
8. GRADE WAITS. STEP ALL NEW FOOTINGS AS REQUIRED.
9. ALL NEW FOOTINGS TO BEAR ON VIRGIN SOIL.
10. CONTRACTOR IS TO INSPECT EXISTING SOIL CONDITIONS AT TIME OF EXCAVATION AND NOTIFY ARCHITECT IMMEDIATELY IF POOR SOIL CONDITIONS ARE PRESENT. IF POOR SOIL CONDITIONS ARE PRESENT, DO NOT POUR ART FOOTINGS UNTIL FOUNDATION DESIGN IS MODIFIED ACCORDINGLY BY ARCHITECT OR ARCHITECT'S ENGINEER.
11. PROVIDE MINIMUM 24-INCH WIDE X 24-INCH TALL CRAWL SPACE OPENING AS REQUIRED TO PROVIDE ACCESS CONNECTING ALL CRAWL SPACES TOGETHER.

Foundation Notes:

Soil Bearing Capacity Evaluation

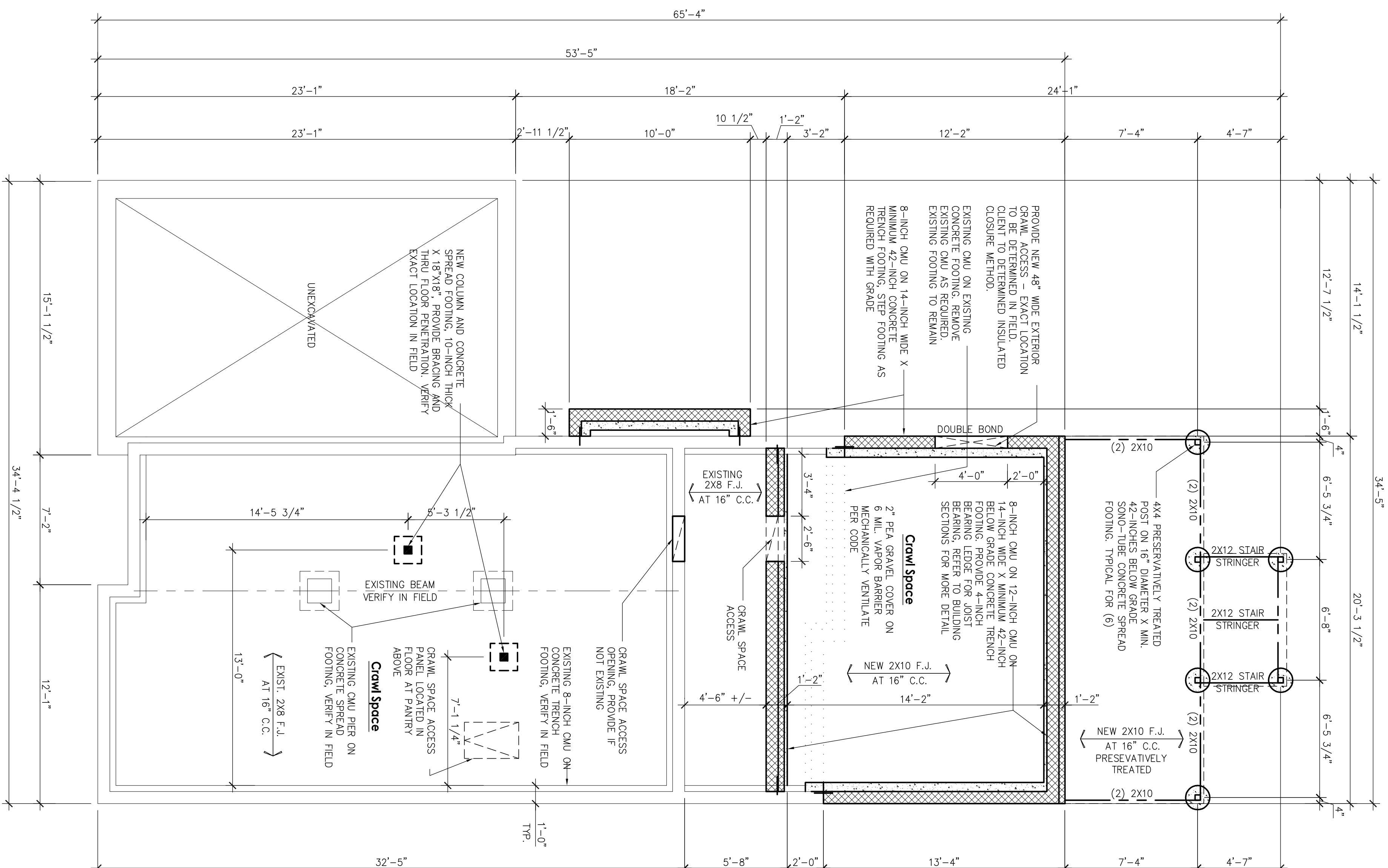
Foundation General Notes:

1. CONCRETE ENCASED ELECTRODES TO BE FULLY BONDED AND GROUND PER E3508.1.2

2. ALL NEW BASEMENT FOOTINGS TO RECEIVE 4" PERFORATED DRAIN TILE WITH FILTER FABRIC SOCK. THE NEW DRAIN TILE IN WITH EXISTING. REFER TO BUILDING SECTIONS FOR FOUNDATION WALL DETAILS.

3. FINISH GRADE ELEVATION AROUND HOUSE VARIES. STEP FOOTINGS AS REQUIRED.

A SOIL BEING CAPACITY EVALUATION SHALL BE CONDUCTED BY A QUALIFIED GEOTECHNICAL FIRM UNDER THE DIRECT SUPERVISION OF A LICENSED PROFESSIONAL ENGINEER, SPECIALIZING IN GEOTECHNICAL ENGINEERING. A REPORT SHALL BE GENERATED BY THE GEOTECHNICAL FIRM CONFIRMING A SOIL BEARING CAPACITY OF AT LEAST 2,500 PSF FOR ALL AREAS WHERE NEW FOUNDATIONS ARE PROPOSED.



north

FoundationPlan

SCALE:

 $1/4"=1'-0"$

project name

hadden family residence

job no.

1028

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project name and address

hadden family residence
2022 austin road
walled lake, mi

builder
to be determined

GEFA design LLC

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date	issued for
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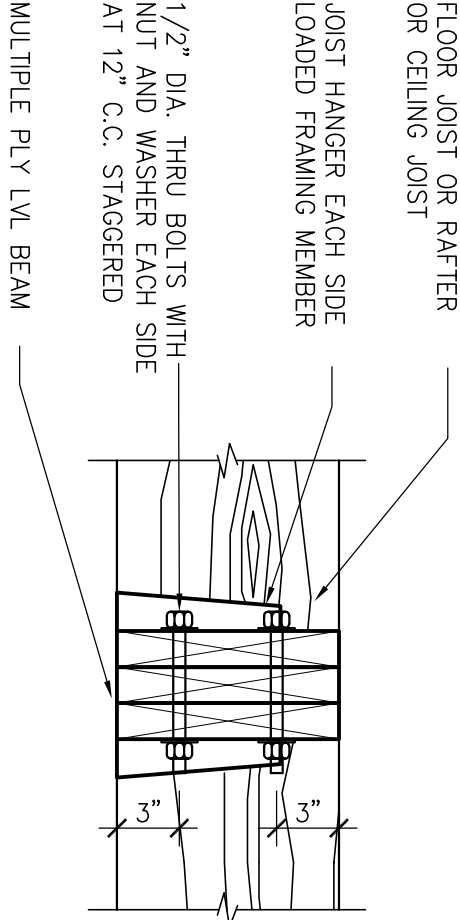
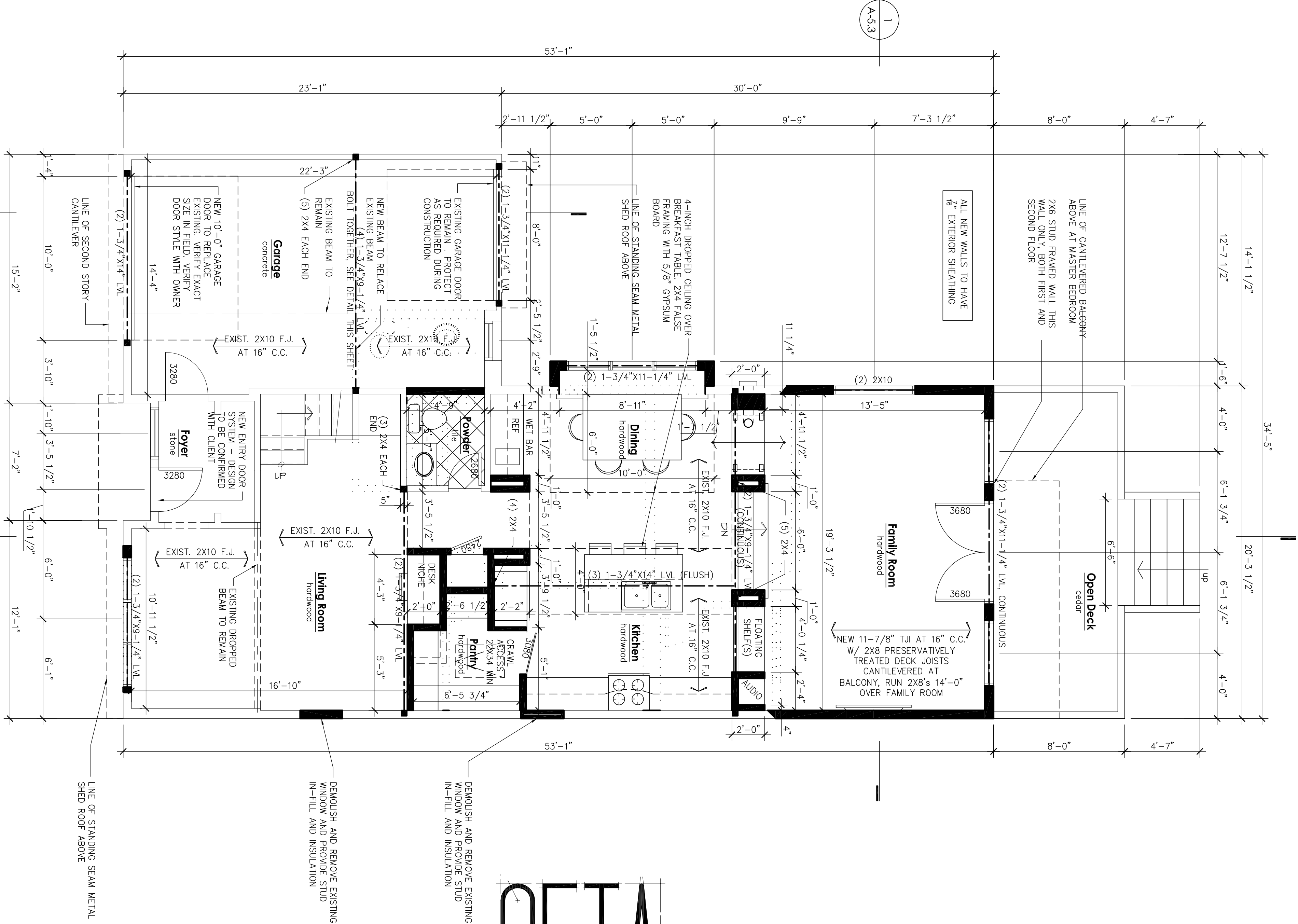
all mechanical to be design build in field

addition / renovation

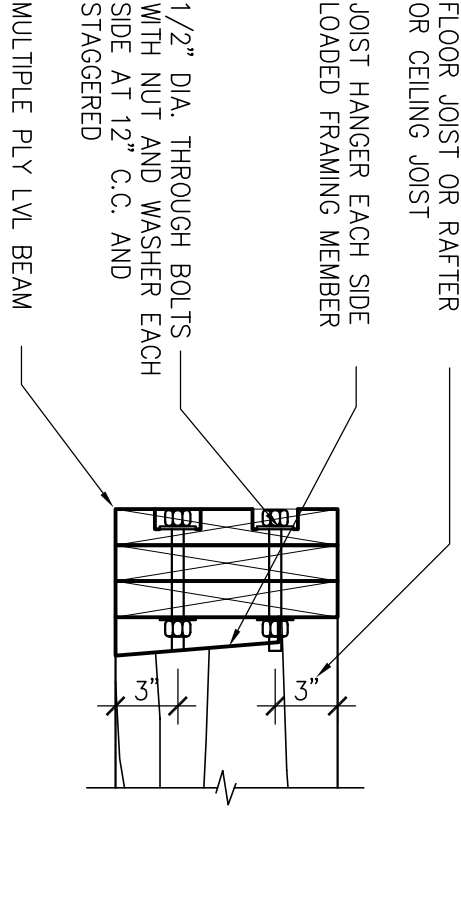
first floor plan

sheet no.

A-1.1



1 Section Detail
No Scale
NOTE: PROVIDE 16d NAILS. (2) ROWS UP TO 12-INCH DEEP. (3) ROWS UP OVER 12-INCHES DEEP. USE FOR UP TO (3) PILES MAXIMUM



2 Section Detail
No Scale
NOTE: PROVIDE 16d NAILS. (2) ROWS UP TO 12-INCH DEEP. (3) ROWS UP OVER 12-INCHES DEEP. USE FOR UP TO (3) PILES MAXIMUM

General Structural Notes:

- REFER TO ENTIRE SET OF THESE CONSTRUCTION DOCUMENTS FOR ADDITIONAL STRUCTURAL FRAMING MEMBER SIZES AND NOTES.
- PROVIDE ALL NECESSARY SHORING AS REQUIRED TO PLACE NEW STRUCTURE SHOWN.
- ALL COLUMNS TO BEAR ON SOLID FOUNDATION. PROVIDE SOLID BLOCKWORK FOUNDATION WALLS AS REQUIRED AT EACH COLUMN BEARING POINT.
- ALL HEADERS ABOVE NEW AND EXISTING FIRST AND SECOND FLOOR EXTERIOR WALL WINDOW AND DOOR OPENINGS TO BE (2) 2X10'S UNLESS NOTED OTHERWISE. FIELD VERIFY ALL EXISTING WINDOW AND DOOR HEADER SIZES AND REPLACE ACCORDINGLY.

Structural Wood Notes:

- ALL COLUMNS IDENTIFIED BY SYMBOL TO BE TRIPLE TRIMMERS BLOCKED SOLID TO FOUNDATION BELOW UNLESS NOTED OTHERWISE.

Laminated Veneer Lumber and Floor Truss Notes:

- ALL MULTIPLE PLY LVL BEAMS AND HEADERS TO BE ASSEMBLED PER MANUFACTURER'S SPECIFICATIONS FOR LADING TYPES SHOWN. REFER TO MANUFACTURER'S LVL PRODUCT DESIGN MANUAL.
- ALL MULTIPLE PLY LVL BEAMS BEING SIDE LOADED TO BE CONSTRUCTED PER DETAILS 1 AND 2 THIS SHEET, UNLESS NOTED OTHERWISE.
- LVL MINIMUM PROPERTIES:
F_b = 2,950 PSI
E = 2.0x10⁶ PSI

Engineered Floor Trusses:

- SECOND FLOOR FLOOR TRUSSES DESIGNED BY FLOOR TRUSS MANUFACTURER'S LICENSED STRUCTURAL ENGINEER IN THE STATE OF MICHIGAN.
- FLOOR TRUSS ENGINEER TO DESIGN AND SPECIFY ALL FLUSH BEAMS, HANGERS, BOLTS, ETC. AS REQUIRED.
- PROVIDE DETAIL FLOOR FRAMING PLANS TO ARCHITECT FOR REVIEW AND APPROVAL PRIOR TO FABRICATION AND PROCEEDMENT OF FLOOR TRUSSES.

Electrical Notes:

- CONTRACTOR TO REVIEW AND CONFIRM ELECTRICAL FIXTURE PLACEMENT WITH OWNER PRIOR TO COMMENCEMENT OF WORK.
- ALL WORK TO COMPLY WITH CURRENT CITY ADOPTED BUILDING AND ELECTRICAL CODES.
- CONTRACTOR TO COORDINATE ELECTRICAL POWER AND LIGHTING REQUIREMENTS AND FIXTURE PLACEMENT WITH KITCHEN DESIGNER AND OWNER.
- ON EACH FLOOR PROVIDE SMOKE DETECTORS INTERCONNECTED AND BATTERY BACKUP. PROVIDE SMOKE DETECTORS IN EACH BEDROOM, DETECTORS WHERE CEILING SPACE IS NOT ACCESSIBLE. PROVIDE ONE SMOKE DETECTOR IN EACH BEDROOM AND ONE ON EACH FLOOR. VERIFY EXISTING CONDITIONS IN FIELD. NEW SMOKE DETECTORS TO COMPLY WITH 2006 MICHIGAN RESIDENTIAL BUILDING CODE SECTION R313.1.1

- General Notes:**
- GENERAL CONTRACTOR MUST VERIFY ALL EXISTING UTILITY LOCATIONS PRIOR TO START OF DEMOLITION AND MUST MAKE EVERY EFFORT TO PROTECT THEM OR RELOCATE AS REQUIRED.
 - ALL UTILITIES TO BE CUT, CAPPED, LABELED AND RELOCATED AS REQUIRED.
 - GENERAL CONTRACTOR MUST VISIT SITE TO BECOME FAMILIAR WITH EXISTING CONDITIONS PRIOR TO SUBMITTING ESTIMATE.
 - GENERAL CONTRACTOR MUST OBTAIN ALL REQUIRED PERMITS, PAY FEES, BONDING, AND INSURANCES (WORKERS, VEHICLES, GENERAL LIABILITY), PROVIDE VERIFICATION TO OWNER.
 - ARCHITECT AND GENERAL CONTRACTOR SIGNAGE MAY BE DISPLAYED IN A NEAT, ORDERLY FASHION. NO OTHER SIGNS WILL BE ALLOWED.
 - GENERAL CONTRACTOR MUST MAINTAIN A SAFE, CLEAN WORKSITE. MUST KEEP STREET FREE OF DEBRIS AND MUST MAINTAIN ACCESS TO ALL ADJACENT PROPERTIES AND FACILITIES. ALL NEIGHBORING ON-SITE WORKMAN'S PARKING MUST BE DONE IN A LEGAL MANNER AS TO NOT ADVERSELY AFFECT THE FACILITIES OPERATIONS OR THE SURROUNDING NEIGHBORS.
 - GENERAL CONTRACTOR MUST OBTAIN AUTHORIZATION BY ARCHITECT FOR ANY EXTERIOR METER LOCATIONS AND COORDINATE WITH UTILITY COMPANIES. PROVIDE SCREENING AS REQ'D BY LOCAL ORDINANCE.
 - ALL WORK MUST CONFORM TO ALL STATUTES OF THE MICHIGAN RESIDENTIAL CODE EDITION IN EFFECT AT THE TIME OF PERMIT, ALL STATE, COUNTY AND LOCAL ORDINANCES AND CURRENT BARBER FREE REGULATIONS. IF DISCREPANCIES IN DRAWINGS APPEAR, WORK MUST BE PERFORMED PER CODE.
 - GENERAL CONTRACTOR IS RESPONSIBLE TO PROVIDE AND MAINTAIN ALL TEMPORARY FACILITIES, INCLUDING SHORING, BRACING, AND PROTECT ADJACENT PROPERTIES AND FACILITIES. PROVIDE BARRICADES, WARNING LIGHTS AS REQUIRED BY LOCAL AUTHORITIES.
 - GENERAL CONTRACTOR IS RESPONSIBLE TO PROVIDE AND MAINTAIN ALL TEMPORARY FACILITIES, INCLUDING SHORING, BRACING, AND PROTECT ADJACENT PROPERTIES AND FACILITIES. PROVIDE BARRICADES, WARNING LIGHTS AS REQUIRED BY LOCAL AUTHORITIES.
 - GENERAL CONTRACTOR IS RESPONSIBLE TO PROVIDE AND MAINTAIN ALL TEMPORARY FACILITIES, INCLUDING SHORING, BRACING, AND PROTECT ADJACENT PROPERTIES AND FACILITIES. PROVIDE BARRICADES, WARNING LIGHTS AS REQUIRED BY LOCAL AUTHORITIES.
 - VERIFY ALL POINTS OF EXIST' BARS AND PROVIDE TEMPORARY SUPPORT/ SHORING AS REQ'D UNTIL ALL EXISTING BEARING CONDITIONS ARE INSTALLED AND TRANSFERRED TO PERMANENT SUPPORT. VERIFY CARRY-OUT OF EXIST' LOAD CARRYING MEMBERS.
 - PROTECT EXISTING FACILITIES ON OWNER'S PROPERTY IN A MANNER AS TO NOT ADVERSELY AFFECT THE FACILITIES OPERATIONS AND ADJOINING PROPERTY.
 - PROVIDE BRACING AND SHORING AS REQUIRED TO MAINTAIN SITES AND TO PROTECT ADJACENT STRUCTURES. PROVIDE BARRICADED WARNING LIGHTS AS REQUIRED BY LOCAL AUTHORITIES.
 - THE BUILDING DESIGN ENGINEER ASSUMES NO RESPONSIBILITY FOR THE DESIGN OR PROPER INSTALLATION OF TEMPORARY BUILDING BRACING OR SHORING REQUIRED TO REMOVE OR PROPER PORTION OF THE PROJECT. THE CONTRACTOR AND HIS ENGINEER ARE RESPONSIBLE FOR THE DESIGN AND PROPER INSTALLATION OF ALL TEMPORARY SHORING/ BRACING REQUIRED FOR A SAFE AND PROPER CONSTRUCTION PROJECT. THE CONTRACTOR IS RESPONSIBLE FOR ALL DAMAGES INCURRED DUE TO EXISTING STRUCTURES AND FACILITIES THAT ARE NOT PROTECTED OR PROPERLY BRACED DURING THE CONSTRUCTION PROJECT BY THE CONTRACTOR IS PROOF OF ACCEPTANCE OF THE ABOVE MENTIONED ITEMS.
 - FIELD MODIFICATIONS OR CUTTING OF PRE-ENGINEERED TRUSSES, STEEL BAR JOISTS IS STRICTLY PROHIBITED WITHOUT EXPRESSED PRIOR WRITTEN CONSENT AND DETAILS FROM A LICENSED PROFESSIONAL STRUCTURAL ENGINEER EXPERIENCED IN TRUSS BAR JOIST DESIGN AND MODIFICATIONS.
 - REMOVE ALL EXISTING FOOTINGS/ FOUNDATION WALLS/ CONC. SLABS/ REINFORCING/ ETC. BELOW GRADE UNDER AREA OF DEMOLITION. INORGANIC MATERIAL SHALL NOT BE LEFT TO BE COVERED WITH NEW BACKFILL.
 - BACKFILL EXCAVATIONS AS PROPERLY AS WORK PERMITS. USE GRANULAR FILL MATERIAL. DO NOT BACKFILL AGAINST UNBRACED WALLS. EXCAVATING OPERATIONS ARE TO OCCURE PRIOR TO NEW WALL CONSTRUCTION. CONTRACTOR MUST TEMPORARILY SHORE AND BRACE ACCORDINGLY.
 - GRADING: UNIFORMLY GRADE AREAS AS INDICATED. GRADE AREAS ADJACENT TO BUILDING LINES TO DRAIN AWAY FROM STRUCTURE AND TO PREVENT FLOODING. (SEE SLOPE ADJACENT - VERIFY IN FIELD) ALLOW FOR A PLACEMENT OF TOPSOIL. PROVIDE NEW SUB-GRADE DRAINAGE AND CATCH BASINS AS REQ'D TO DRAIN AWAY FROM EXIST' AND NEW FOUNDATION. PROVIDE A MINIMUM OF 4" NEW ASPHALT FINISHING (ADJCN W/ EXISTING PAVCH AND REPAIR EXIST' ASPHALT AS REQ'D.

project name

hadden family residence

job no.

1028

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project name and address

hadden family residence
2022 austin road
walled lake, mi
builder
to be determined

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submittals dates

date issued for 02.11.11 90% owner review

02.18.11 permit / bidding

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all mechanical to be design build in field

project type

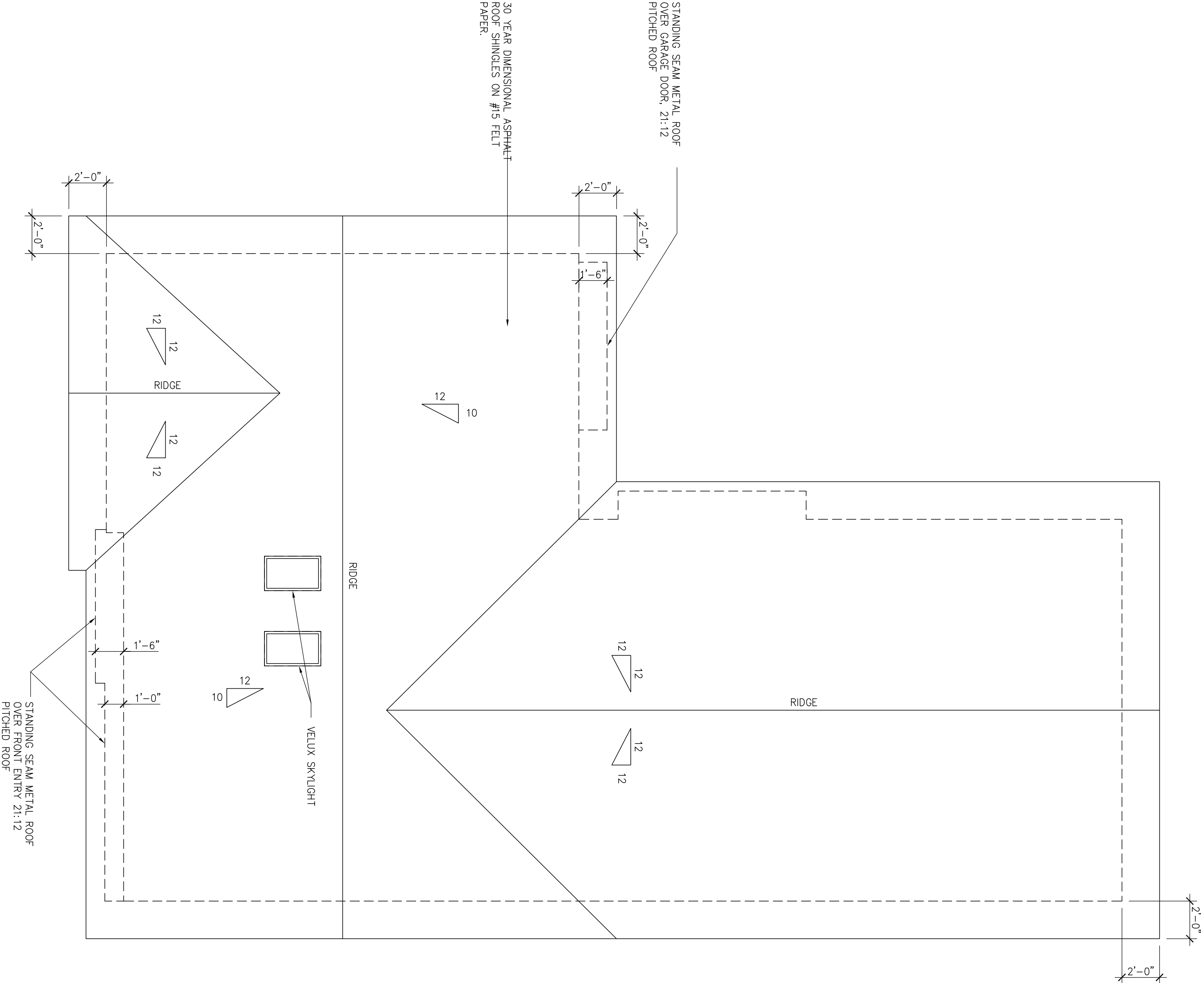
addition / renovation

sheet title

roof and roof framing plan

sheet no.

A-3.1



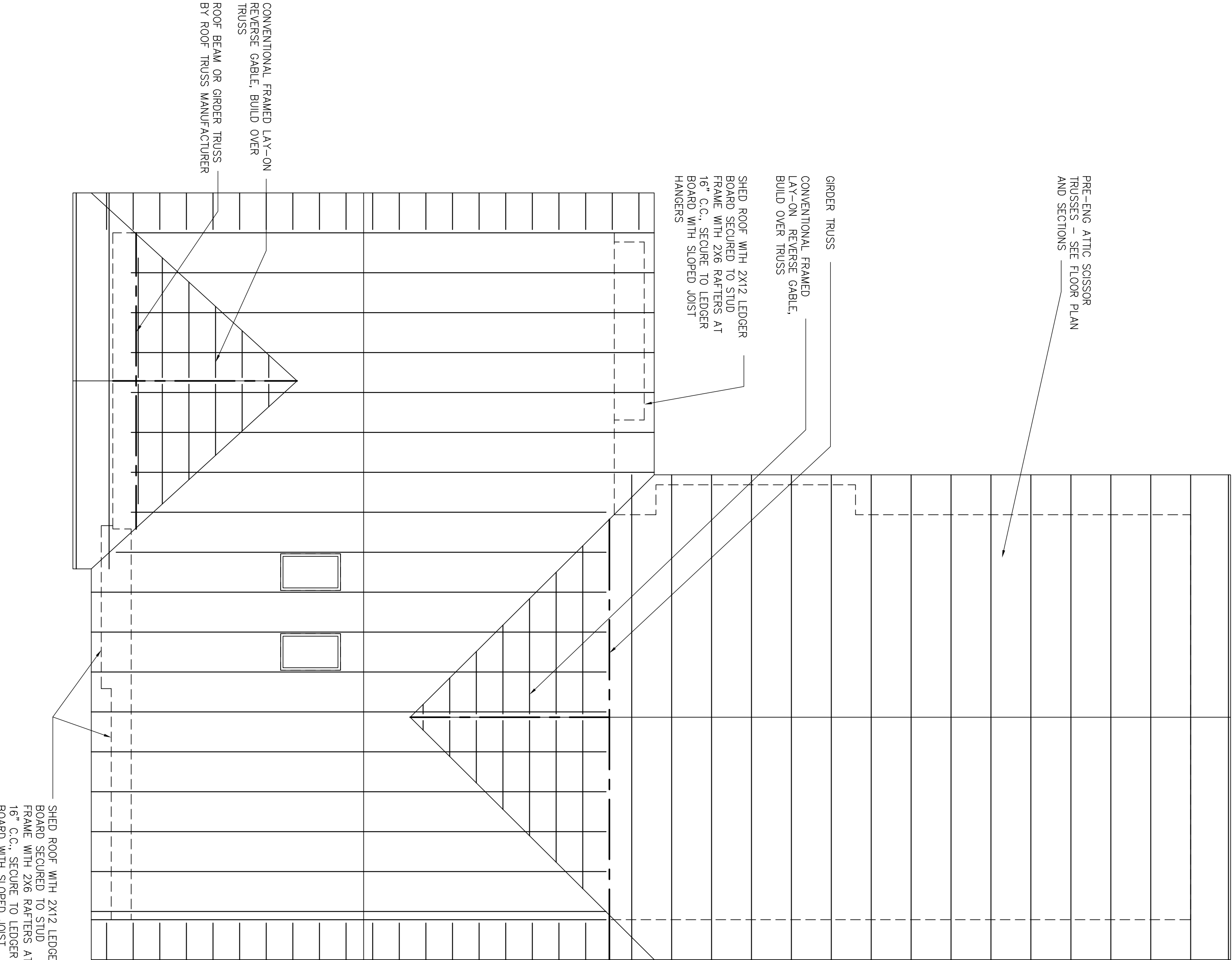
Roof Plan

SCALE:

1/4"=1'-0"

Roof Plan Notes:

1. ASPHALT SHINGLES TO BE 30 YEAR ARCHITECTURAL DIMENSIONAL SHINGLE, COLOR AS SELECTED BY OWNER.
2. PROVIDE GRACE ICE AND WATER SHIELD AT ALL EAVES AND VALLEYS, EXTEND ICE AND WATER SHIELD 24" UP ROOF FROM INSIDE FACE OF WALL.
3. PROVIDE 1-1/2" ALUMINUM DRP EDGE AT ALL ROOF EAVES AND RAKES.



Roof Framing Plan

SCALE:

1/4"=1'-0"

Roof Framing Notes:

1. ALL CONVENTIONAL FRAMING TO BE SPACED AT 16" C.C. UNLESS NOTED OTHERWISE. REFER TO BUILDING SECTIONS FOR ADDITIONAL FRAMING MEMBERS.
2. ALL ROOF TRUSSES, GIRDER TRUSSES, ROOF BEAMS, AND RELATED FRAMING MEMBERS DESIGNED BY ROOF TRUSS MANUFACTURER'S ENGINEER, SUBMIT SHOP DRAWINGS TO DESIGNER FOR REVIEW PRIOR TO FABRICATION OF ROOF TRUSSES.
3. TRUSS PROFILE DESIGNED BY ROOF TRUSS MANUFACTURER MAY PROVIDE FOR TRAY CEILINGS IN ALL BEDROOMS. CONTRACTOR TO VERIFY AND COORDINATE WITH OWNER IF TRAY CEILINGS ARE AVAILABLE AND DESIRED WITH OWNER PRIOR TO ROOF TRUSS FABRICATION. COORDINATE FINAL DETAILS WITH ARCHITECT.
4. TRUSS MANUFACTURER TO FIELD VERIFY ALL EXISTING DIMENSIONS PRIOR TO DESIGN AND FABRICATION OF ROOF TRUSSES.

project name

hadden family residence

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project name and address

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residence
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walled lake, mi
builder
to be determined

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all mechanical to be design
build in field

project type

addition /

renovation

building

elevations

sheet no.

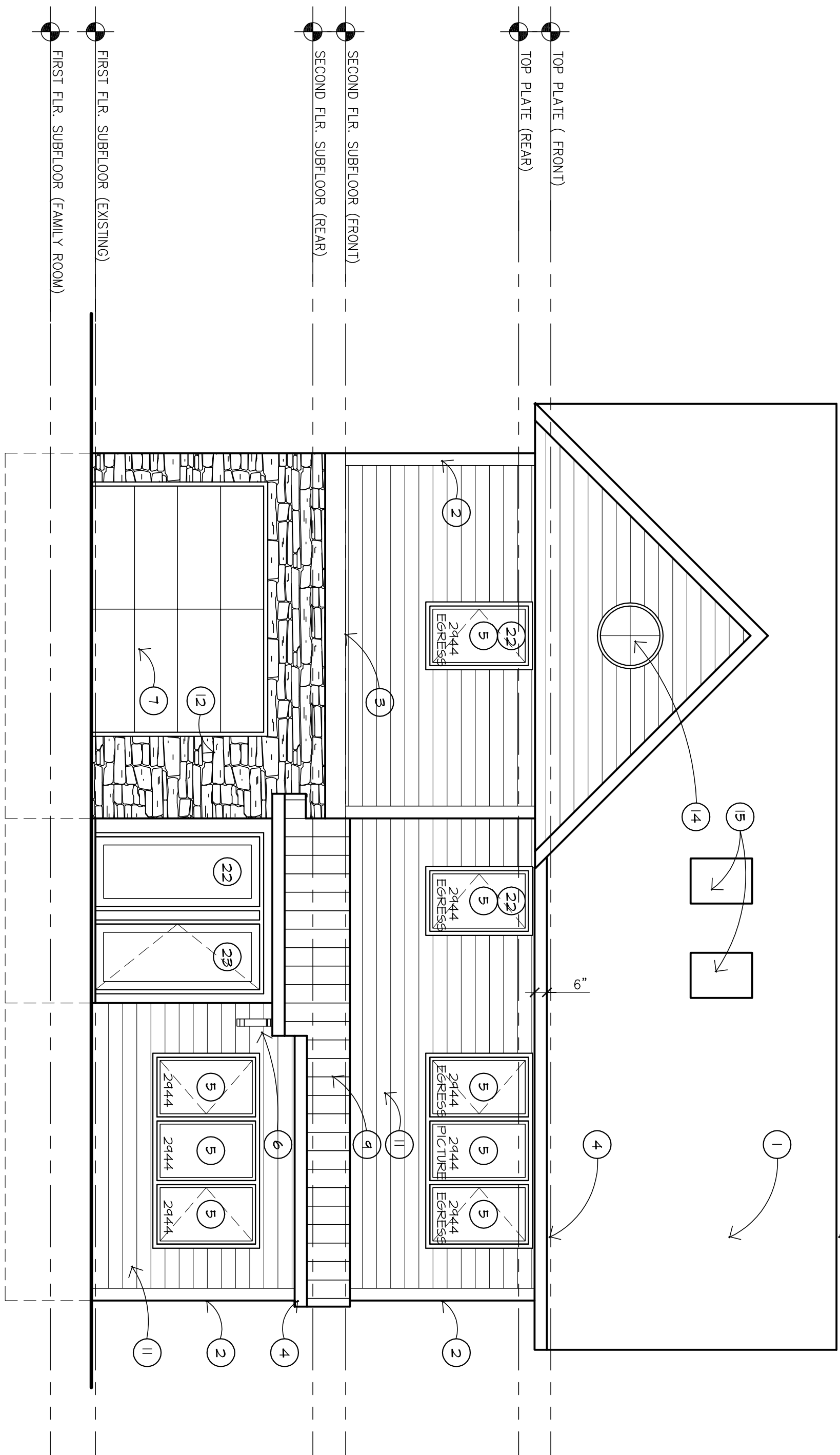
A-4.1

Elevation Key Notes:

- | | |
|----|---|
| 1 | 30 YEAR ASPHALT ROOF FINISHES - SINGLE COLOR / STYLE TO BE DETERMINED. INSTALL VERTICAL CORNER BOARDS TYPICAL FOR ALL OUTSIDE CORNERS. |
| 2 | 1X6 RE-PRIMED (ALL FOUR SIDES) WOOD CORNER BOARDS. 1X10 RE-PRIMED (ALL FOUR SIDES) WOOD SKIN BOARD. WALL AND TICK UNDER TILES. UNDER WHAP, LAP OVER TOP EDGE OF SKIRT BOARD. |
| 3 | PRE-PRIMED ALUM. DWP OVER BUILDUP SOLID COLOR STAINED. PRE-PRIMED FASCIA. SEE WALL SECTION FOR DETAILS. PACK OUT FREEZE BOARD TO ALLOW REVEAL BETWEEN SHICCO AND RMV. |
| 4 | PRE-FIN ALUM. CLAD WINDOW SYSTEM W/ LOW-E INSUL GLAZING - COLOR FINISH ON FRAMES TO BE DETERMINED. ALUM. EGGS TO BE COORDINATED BY WINDOW SUPPLIER'S REP. |
| 5 | WINDOW SITES ON ELEVATIONS ARE IN TOOL HANG (IE: 3x48 - 3x5 - 3x48) |
| 6 | CUSTOM ARCHITECTURAL BRACKETS - FROM WWW.SPECTIS.COM SUGGESTED MODEL #BL291 |
| 7 | INSULATED OVERHEAD GARAGE DOOR - STYLE AND COLOR TO BE DETERMINED BY OWNER - 2" ALUMINUM OR COMPOSITE RECOMMENDED DUE TO HUMIDITY EXPOSURE |
| 8 | CONCEALED RIDGE VENT / ROOF MOUNT VENT BY COR-A-VENT WWW.COR-A-VENT.COM |
| 9 | PRE-PRIMED 1X10S STANDING SEAM TIE-IN WITH ROOF WITH BR/SPACEDOVER GRACE W/CLOR UNDERLAYMENT & 43# FELT. FINISH COLOR AS SELECTED BY OWNER. |
| 10 | EXTERIOR LIGHT FIXTURES - TO BE SELECTED BY OWNER |
| 11 | FRAM. CHERRY ROYAL SING. OR STARCH EDGE SHAPED/END (LAMES HARDY) OVER TYPICAL DRAWNAP - INSTALL PER MANUFACTURER'S REC. |
| 12 | TIN CL. STONE VENER (NONSLIDING) SECURED TO WALL PER - 1/2" OR ON WALL IS REQUIRED TO ADJUST WITH FULL STONE |
| 13 | CEAR LATTICE PANEL DECK SKIRTING. |
| 14 | DECAOALATE ROUND WINDOW IN ATTIC SPACE. 2X4XCH ABOVE FRAME DIAMETER. |
| 15 | VELUX RIBED SKYLIGHT WITH TAPERED GLASS. 5X5XCH (14" FRAME DIMENSION) 21-1/2" X 38-3/8" SET FLASHING AT #75 CEDAR DEC. RAILING AND SIGNALS. FINISH PER OWNERS SELECTED FINISH STAIN AND SEALER. |
| 16 | CEAR DEC. RAILING AND SIGNALS. FINISH PER OWNERS SELECTED FINISH STAIN AND SEALER. |
| 17 | OWAL PAINT. |
| 18 | KNIFE POINT ROOF CORNER. NO FACED BOARD. |
| 19 | 1X6 RE-PRIMED (ALL FOUR SIDES) WOOD RAKE AND SUB-RAKE. |
| 20 | SPECIAL ROUND TOP WINDOW NEED TO FIT ABOVE DOWNPALL. COORDINATE WITH WINDOW AND DOOR MANUFACTURER. |
| 21 | 1X4 RAKES RMV BOARD ON FACE OF GABLE AND OVERHANG. RADIIUS TO FOLLOW ROADS TOP WINDOW ABOVE DOWNPALL. COORDINATE IN FIELD WITH WINDOW AND DOOR MANUFACTURER. |
| 22 | EXISTING WINDOW TO BE REPLACED. FIELD VENTP. EXISTING WINDOW. ROUGH OPENING 11X10. |
| 23 | EXISTING ENTRY DOOR TO BE RE-APALD. VERRY DOOR STYLE AND EXACT OPENING SIZE WITH OWNER IN FIELD. |
| 24 | 1X4XCH TAIL. BRAWND WINDOW SIZED TO FIT ABOVE ENTRY DOWNPALL. |
| 25 | EXISTING GARAGE DOOR TO REMAIN. |
| 26 | CEAR SPACE ACCESS PANEL. 48" WIDE X 24" TALL. PANEL DETAILS TO BE DETERMINED BY OWNER IN FIELD. |

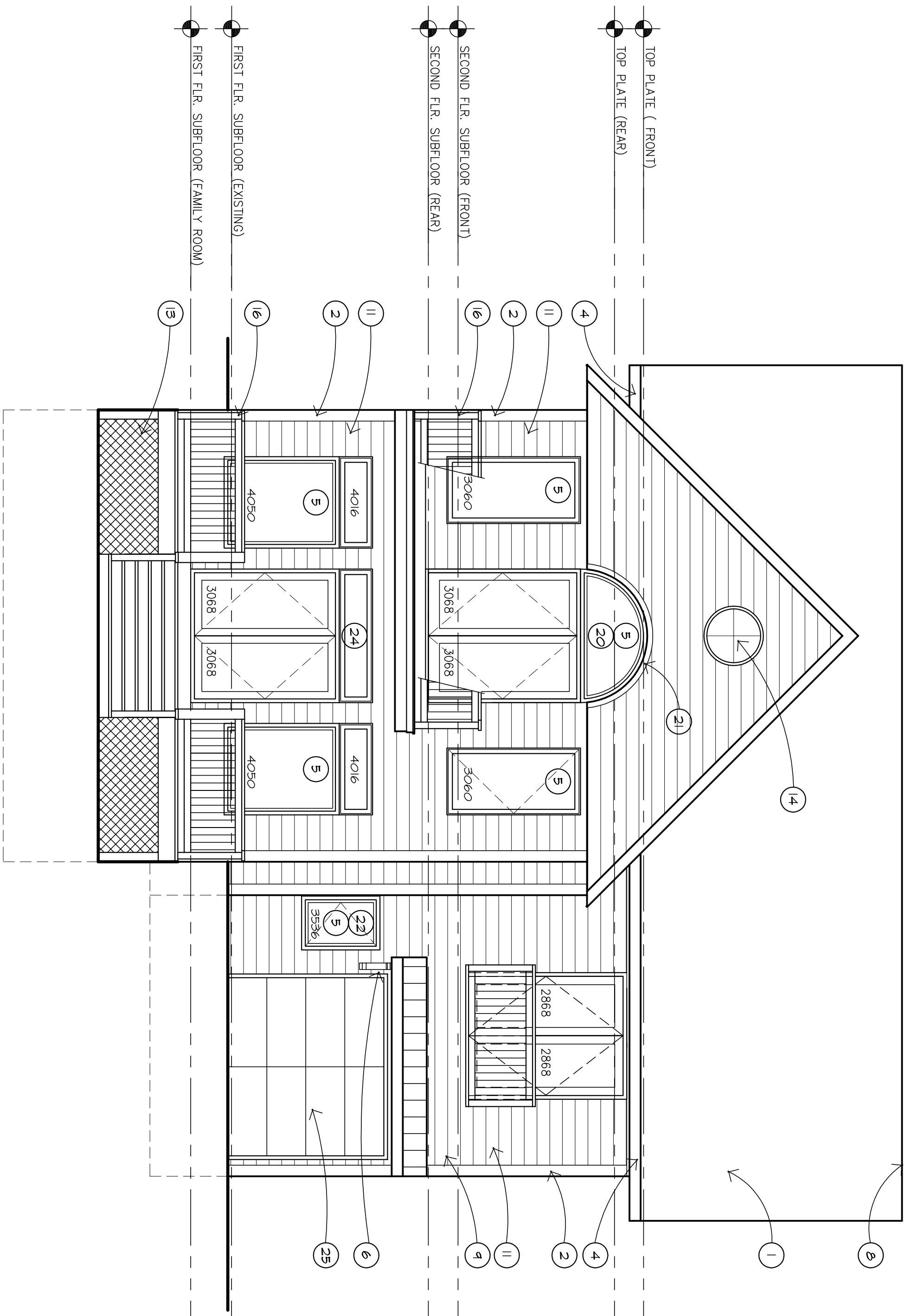
Elevation General Notes

1. TEMPER ALL DOOR AND WINDOW GLAZING AS REQUIRED BY THE CODE. THE CODE MAY BE CONTRADICTED BY A MORE RECENT EDITION OF THE CODE. PROVIDE SAFETY GLAZING AS REQUIRED BY CODE.
2. ALL DOOR AND WINDOW DESIGNATIONS ARE IN 4" X 8" FOOT - HGT., EXH. TEMP. 4460 ± 4.2 X 8' 0".
3. ALL DOOR AND WINDOW SLOUGH OPENINGS TO BE VERTICAL AND FIELD MEASURED PRIOR TO ORDERING AND FABRICATING WINDOWS.
4. ALL WINDOWS THAT ARE REQUIRED BY CODE TO BE EGRESS MUST BE COMMANDED BY WINDOW MANUFACTURER PRIOR TO ORDERING.
5. THE DISTANCE BETWEEN CONTROL JOINTS SHOULD NOT EXCEED THE EXETER OF CONTROL JOINTS PER THE MANUFACTURER'S RECOMMENDATIONS. PER THE ALL VASORER AND RELATED FLASHING PER THE RECOMMENDATION OF FLM. (734) 558-8544



East Elevation

SCALE

 $1/4'' = 1'-0''$ 

West Elevation

SCALE

 $1/4" = 1'-0"$

project name

hadden family residence

job no.

1028

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project name and address

hadden family residence
2022 austin road
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submittals dates

date issued for
02.11.11 90% owner review
02.18.11 permit / bidding

oil mechanical to be design
build in field

project type

addition / renovation

sheet title

building elevations

sheet no.

A-4.2

Elevation Key Notes:

- 1) 1X TEAR RESISTANT ROOF SINGLES, SINGLE COLOR / STYLE TO BE DETERMINED. INSTALL PER MANUFACTURERS REQUIREMENTS
- 2) 1X4 PRE-PRIMED (ALL FOUR SIDES) WOOD CORNER BOARDS. TYPICAL FOR ALL OUTSIDE CORNERS.
- 3) 1X10 PRE-PRIMED (ALL FOUR SIDES) WOOD SKIRT BOARD. PROVIDE ALUMINUM FLASHING ABOVE, RUN UP FACE OF WALL AND TUCK UNDER TYER HOUSE WRAP. LAP OVER TOP EDGE OF SKIRT BOARD.
- 4) PRE-FINISHED ALUM. BAMP OVER BUILT-UP SOLID COLOR DETAILS. PACK OUT FREE BOARD TO ALLOW REVEAL BETWEEN STUCCO AND TRIM
- 5) PRE-FIN ALUM. GLAZ WINDOW SYSTEM W/ LOW E INSUL GLAZING (COLOR FINISH ON FRAME TO BE DETERMINED (BEFORE RECOMMENDED) ALL EGRESSES TO BE COORDINATED BY WINDOW SUPPLIERS REP. WINDOW SIZE ON ELEVATIONS ARE IN 1600-INCH IE 3048 = 3'-0" x 4'-8"
- 6) CUSTOM ARCHITECTURAL BRACKETS - FROM WWW.SPECTIS.COM, SUGGESTED MODEL #B2991
- 7) INSULATED OVERHEAD GARAGE DOOR - STYLE AND COLOR TO BE DETERMINED BY OWNER - SOUTHERN EXPOSURE
- 8) CONCEALED ROCKET VENT / ROOF MOUNT VENT BY COR-A-VENT WWW.COR-A-VENT.COM
- 9) PRE-FINISHED 1-INCH STANDING SEAM METAL ROOF WITH 1-INCH RB SPACER OVER GRACE VYCOR UNDERLAYMENT & #30 FELT. FINISH COLOR AS SELECTED BY OWNER.
- 10) EXTERIOR LIGHT FIXTURES - TO BE SELECTED BY OWNER
- 11) FIBER CEMENT BOARD SIDING OR STRAIGHT EDGE SHAKE/PANEL (JAMES HARDY) OVER TYER DRAINWRAP - INSTALL PER MANUFACTURERS REC.
- 12) 1/2" CUT STONE VENEER (NON-BEARING) SECURED TO WALL FRAMING - FILL OUT WALL AS REQUIRED TO ALIGN WITH FULL STONE
- 13) CEDAR LATTICE PANEL DECK SKIRTING.
- 14) DECORATIVE ROUND WINDOW IN ATIC SPACE. 32-INCH CURBIE FRAME DAWNER.
- 15) VELUX FIXED SKYLIGHT WITH TEMPERED GLASS. VSC-CM-104. (TEMPERED GLASS 1/2" x 36-5/8" STEEL FRAMING IN #794 ELEVATION. INST. BY VELUX SKYLIGHT)
- 16) CEDAR DECK RAILING AND SPINDALS. FINISH PER OWNERS SELECTED FINISH STAIN AND SEALER.
- 17) CMU. PAINT.
- 18) KNIFE POINT ROOF CORNICE. NO FASCIA BOARD.
- 19) 1X4 PRE-PRIMED (ALL FOUR SIDES) WOOD RAKE AND SUB-RAKE.
- 20) SPECIAL ROUND TOP WINDOW SIZED TO FIT ABOVE DOOR. ALL DOOR ORNINNE WITH WINDOW AND DOOR MANUFACTURERS.
- 21) 1X4 RADIUS TRIM BOARD ON FACE OF GABLE END OVERLAPPING EXISTING TO FOLLOW EXISTING TOP WINDOW AND DOOR. PROVIDE 1/2" OVERLAP WITH WINDOW AND DOOR MANUFACTURER.
- 22) EXISTING WINDOW TO BE REPLACED FIELD VERRY EXISTING WINDOW ROUGH OPENING IN FIELD.
- 23) EXISTING ENTRY DOOR TO BE REPLACED. VERRY DOOR STYLE AND EXACT OPENING SIZE WITH OWNER IN FIELD.
- 24) 18-INCH TALL TRANSOM WINDOW SIZED TO FIT ABOVE ENTRY DOOR/WALL.
- 25) EXISTING GARAGE DOOR TO REMAIN.
- 26) CRAWL SPACE ACCESS PANEL. 48" WIDE X 24" TALL PANEL DETAILS TO BE DETERMINED BY OWNER IN FIELD.

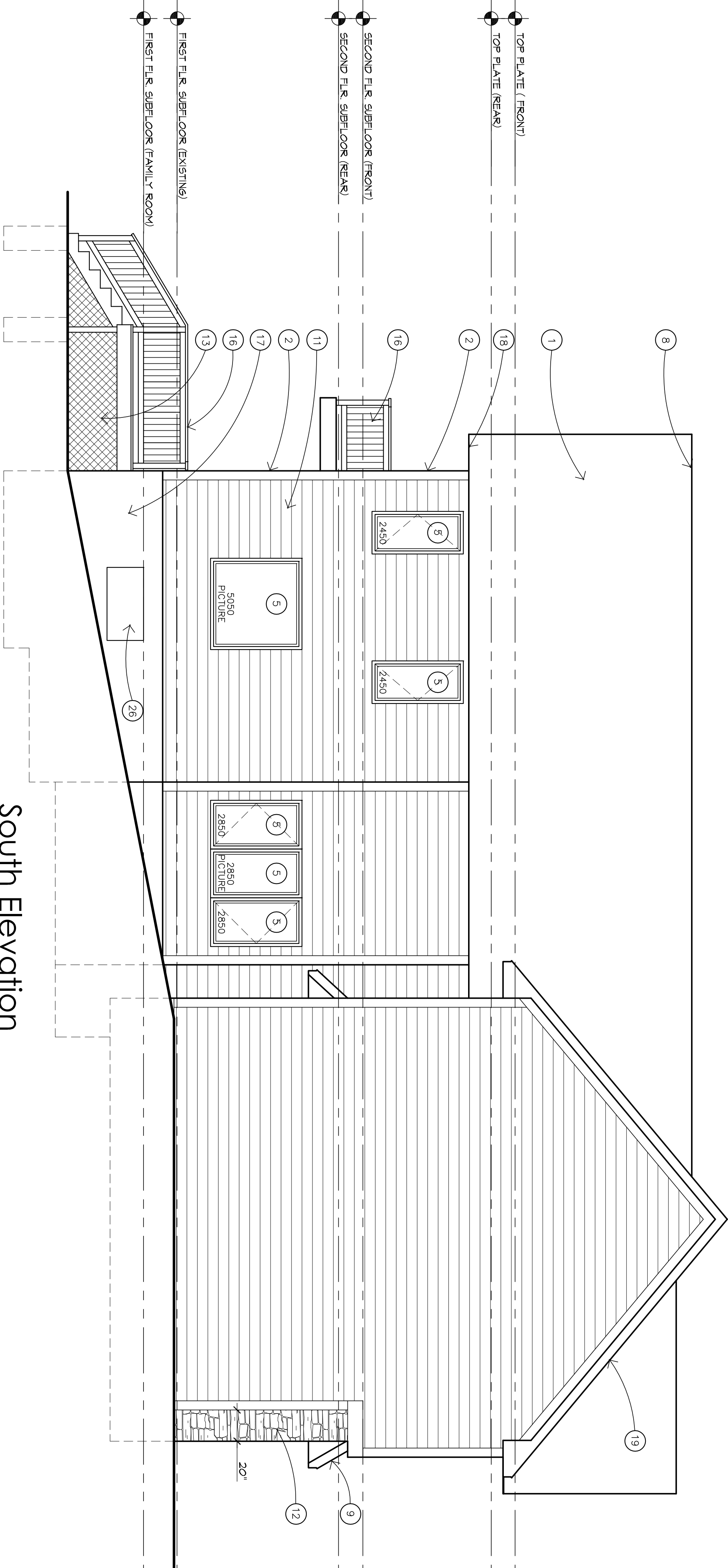
Elevation General Notes:

1. TEMPER ALL DOOR AND WINDOW GLAZING AS REQD BY CODE MUST BE COVERED BY WINDOW MANUFACTURER PRIOR TO ORDERING. PROVIDE SENTRY GLAZING AS REQD BY PER CODE
2. ALL DOOR AND WINDOW DESIGNATIONS ARE IN FOOT - INCH. EXAMPLE: 4480 = 4'-4" x 8'-0"
3. ALL DOOR AND WINDOW ROUGH OPENINGS TO BE VERIFIED AND FIELD MEASURED PRIOR TO ORDERING AND FABRICATING WINDOWS.
4. ALL WINDOWS THAT ARE REQUIRED BY CODE TO BE MANUFACTURER PRIOR TO ORDERING.
5. THE DISTANCE BETWEEN CONTROL JOINTS SHOULD NOT EXCEED THE LESSER OF A 1-1/2 LENGTH TO HEIGHT RATIO OR 26 FT. - CONTRACTOR TO NSIAL RECOMMENDATION OF AIAA. (724) 488-5544

South Elevation

SCALE:

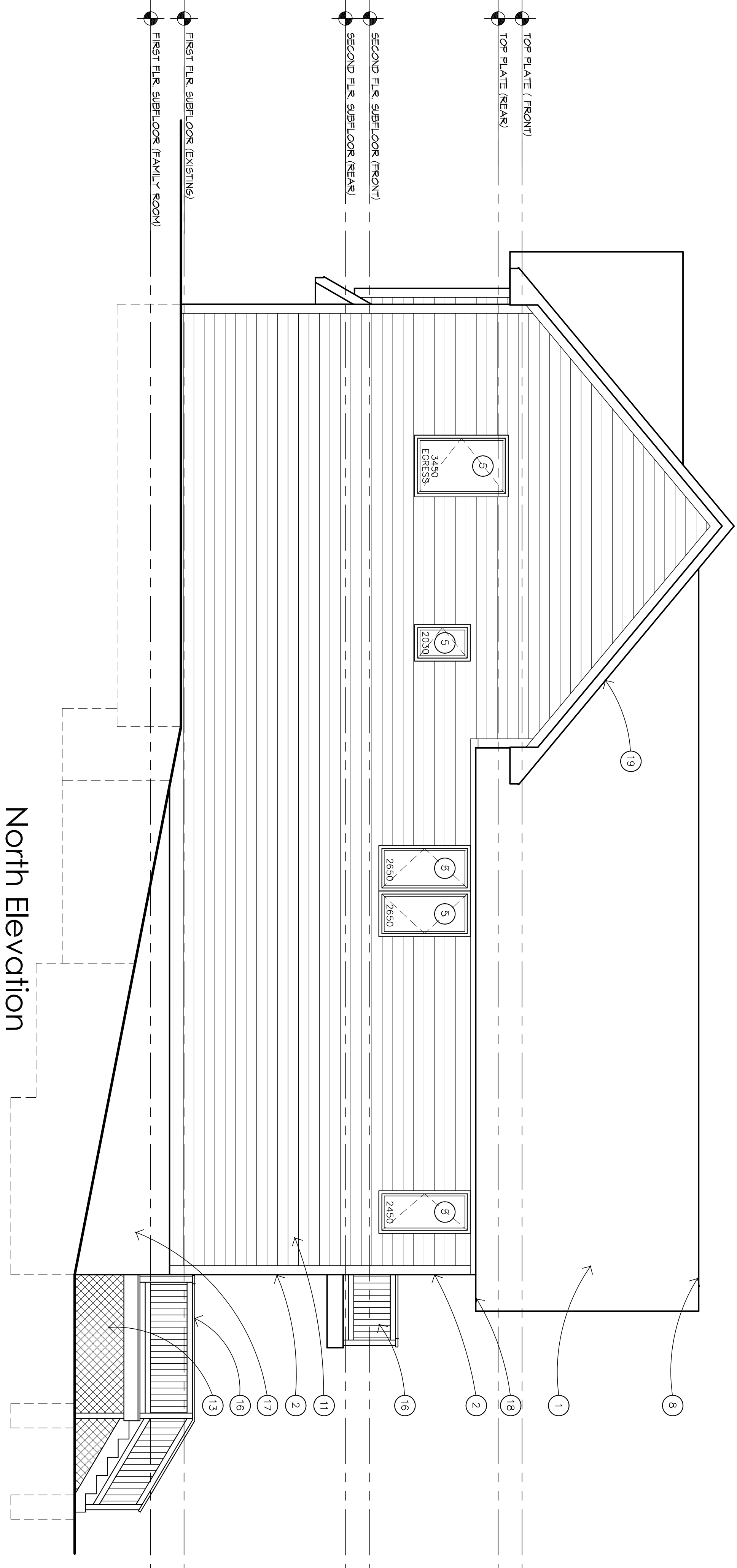
1/4"=1'-0"



North Elevation

SCALE:

1/4"=1'-0"



project name
hadden family residence

job no.

1028

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project name and address

hadden family residence
2022 austin road
walled lake, mi
builder
to be determined

GETA design LLC

p.o. box 76
birmingham, mi 48012
248.246.9515 tel
248.246.1659 fax
Doug@GETAdesign.net

submitals dates

date issued for
02.11.11 90% owner review
02.18.11 permit / bidding

all mechanical to be design
build in field

project type

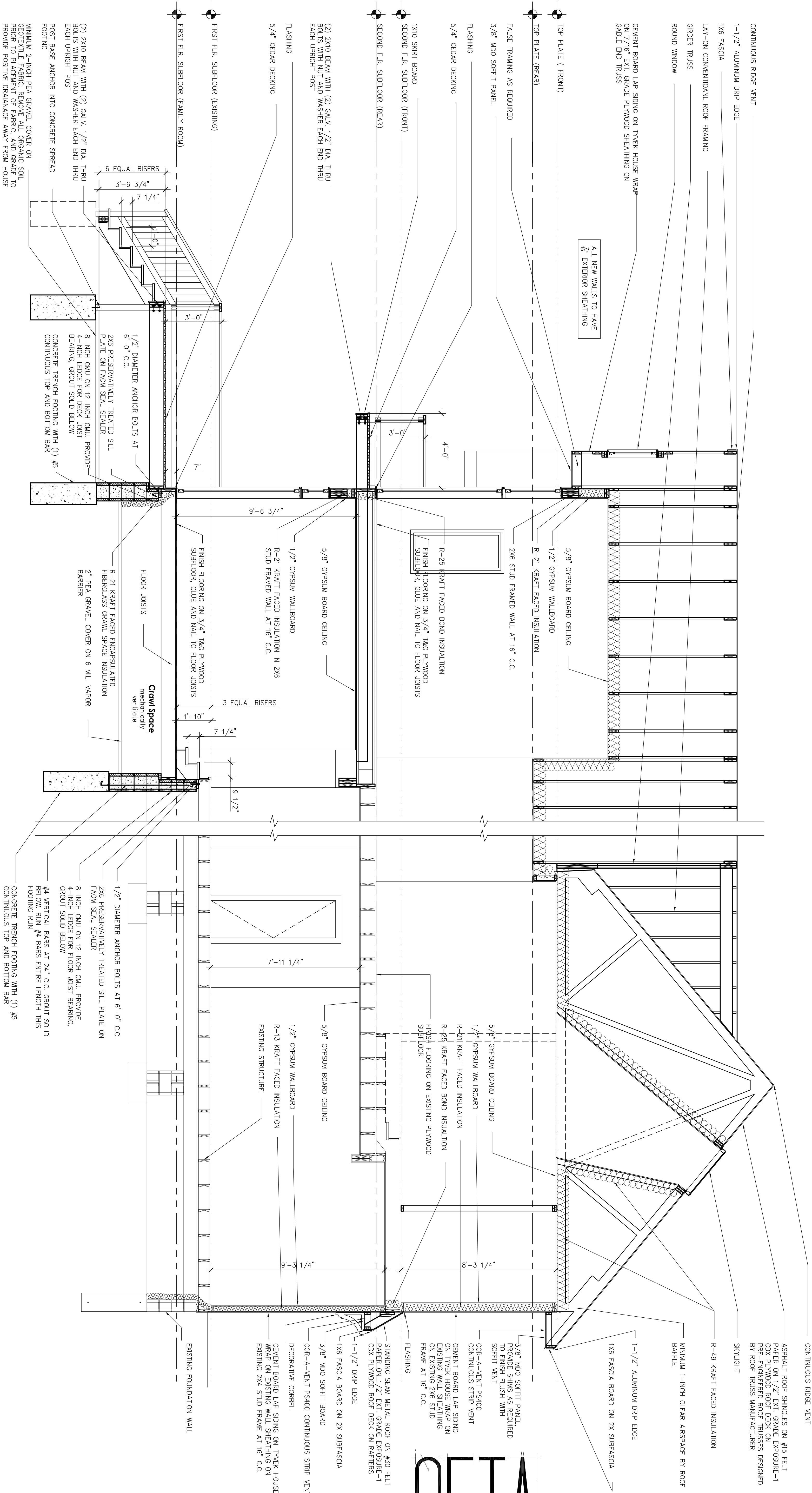
addition / renovation

sheet title

building section

sheet no.

A-5.1

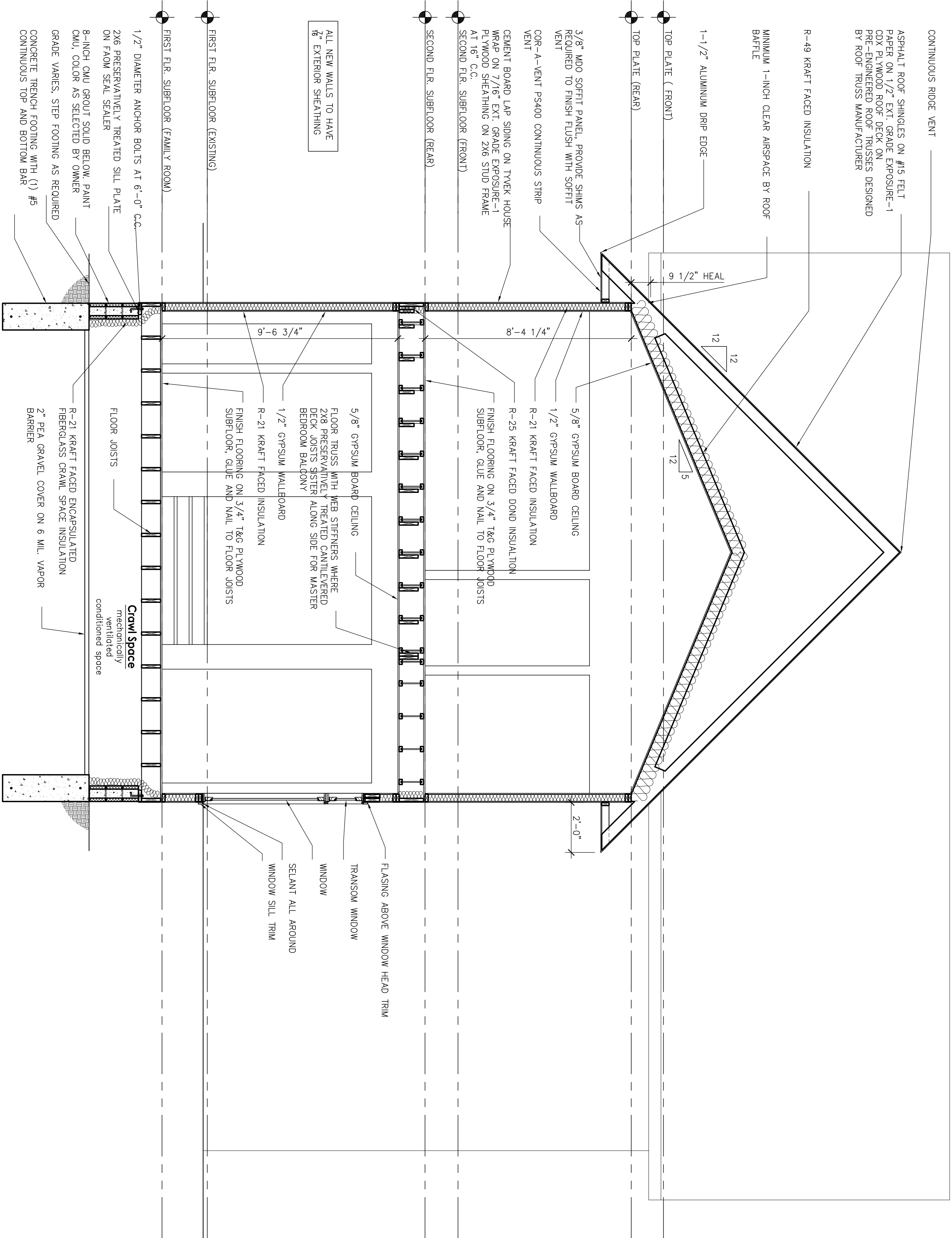


Building Section

1
A-5.1

SCALE:

3/8"=1'-0"



1 Building Section
A-5.3 SCALE: 3/8"=1'-0"

06/10/00. EQUIPMENT

APPLIANCES

ELEVATOR

void

for review by Designer. (See 43.308.1200). Provide shop drawings

15000 — MECHANICAL

HVAC

1. HVAC contractor shall be responsible for the complete design and installation of the heating, ventilation and cooling system for this project. All equipment shall be installed in accordance with applicable codes and ordinances. Contractor must verify all existing conditions prior to start of work.

2. HVAC contractor must provide drawing of mechanical layout prior to start of work. Drawing shall show location of all equipment, ductwork, and all other mechanical components. Drawing shall be submitted for review by Designer. See art. 4-1 for all other limitations. Review structural plans for "flush" beam locations.

3. HVAC contractor must provide drawing of mechanical layout prior to start of work. Drawing shall show location of all equipment, ductwork, and all other mechanical components. Drawing shall be submitted for review by Designer. See art. 4-1 for all other limitations. Review structural plans for "flush" beam locations.

4. HVAC contractor to coordinate with electrician — Must provide venting for all house, bath and cockpit ventilation. exterior. Provide fan with adequate capacity for the designated room of use. Verify fan is properly sized for the designated room of use.

5. Electrical contractor, to coordinate installation of heat Uga system by "Comokube" at roof sumps with Plumbing Contractor.

6. Electrical contractor, to coordinate installation of heat Uga system (Gp. 1-141,544,481) w/ G.C. to determine exact load requirements.

7. Registers and Grilles:

8. All registers and grilles to be provided w/ dampers.

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DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS

RESIDENTIAL BUILDERS' AND
MAINTENANCE & ALTERATION CONTRACTORS' BOARD
RESIDENTIAL BUILDER
LICENSE



RONALD GENE MCDUGAL
2205 MARKESE
LINCOLN PARK MI 48146

PERMANENT I.D. NO.

2101192139

EXPIRATION DATE

05/31/2014

AUDIT NO.

2421678

THIS DOCUMENT IS DULY ISSUED
UNDER THE LAWS OF THE STATE
OF MICHIGAN.



cityofnovi.org

Permit No.: B12-0250
Permit Type: BUILD
Status: APPROVED

Applied: 04/17/2012
Approved: 04/23/2012
To Expire: 10/20/2012

Job Address: 2022 AUSTIN NOVI
Location: Lot 81, Shawood Walled Lake Heights Sub.
Parcel No.: 5022-10-227-008

Owner: IAN HADDEN
Applicant: RONALD GENE MCDUGAL
Contractor: RONALD GENE MCDUGAL

Phone No.:
Phone No.: 313-801-8602
Phone No.: 313-801-8602

Architect:
Engineer:
Developer:

Description: Demo Rear 1/3 of Building and renovate and remodel home, MRC2009

Occupancy:
Use:

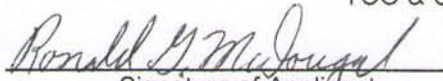
Type:
Valuation: \$171,000.00

Comments:

Fees:
Total Calculated Fee: \$935.00
Additional Fees: \$0.00
Total Permit Fee: \$935.00
Payments: \$935.00
Balance Due: \$0.00

I hereby acknowledge that I have read the application and the above information is correct and agree to comply with all City Ordinances and State Laws regulating building construction. I further agree this building does not violate any restrictive covenant of the abstract.

TCO & CO REQUESTS REQUIRE 2 BUSINESS DAYS NOTICE


Signature of Applicant

4/23/12
Date

Call for inspections 24 hours in advance no later than 3:30pm at the Inspection Line 248-347-0480.
Phone: 248-347-0415 Fax: 248-735-5600



PROPERTY INSPECTION ENGINEERS

Certification Letter

HUD 203k

Date: 5/23/2012

Buyer's Name: Ian Hadden

Address: 2022 Austin Rd
Walled Lake, Michigan

Phone Number: (248) 000-0000

FHA Case Number:

I hereby certify that I have carefully inspected the following property at: **2022 Austin Rd
Walled Lake, Michigan**

for compliance with the general acceptability requirements (including health and safety) in Handbook 4905.1 or its successors.

I have reviewed the attached architectural exhibits and the estimated rehabilitation costs of this property, and have determined them to be acceptable.

I have no personal interest, present or prospective, in the property, applicant, or proceeds of the mortgage.

To the best of my knowledge I have reported all items requiring correction and that the rehabilitation proposal now meets all HUD requirements for 203(k) Rehabilitation Mortgage Insurance (Handbook 4240.4 or its successors).

X Christopher J. Daggy

Date: 5/23/2012

HUD Consultant: Christopher J. Daggy

ID Number: P1255

203K CONSULTING/INSPECTION/OPTIONS/FEEES

1. **Pre Purchase Inspection:** Perform a Pre Purchase Inspection and provide a written report. The inspection is strongly recommended for any property that is being purchased and is the recommended starting point. The FHA 203K mortgage program requirements will be discussed during the inspection, but no separate report is generated. No additional fee for discussing the program is charged. The client's contractor is encouraged to attend. A written report is generated and typically sent via email. The fee is due upon completion of the field inspection. A sample inspection report is available for your review. The inspection can be performed in conjunction with other services.
2. **Feasibility Study:** The study reviews the property for compliance for Minimum Property Standards (MPS) as set for by the Department of Housing and Urban Development (HUD) and also includes desired items the client may wish to include in the renovation. The study includes a description of the renovation items and preliminary cost estimate (Cost estimate is very general). The study will also advise as to which 203K program can be utilized. Should the loan progress to a 'Full' 203K, then the cost of the study is credited toward the drafting of the required documents for the 'Full' 203K program. The Feasibility Study should not be confused with a Pre Purchase Inspection which is recommended on any property that is being purchased. The client's contractor is encouraged to attend. A written report is generated and typically sent via email. The report can be utilized to assist with contractor bids. The fee is due upon completion of the field inspection. A sample study is available for review. The study can be performed in conjunction with other services.
3. **Specification of Repairs:** Basically this is a detailed cost estimate and offers more detail than a Feasibility Study. Also other required forms are completed and included in the package. The format is dictated from HUD and is required for the 'Full' 203K program. A sample inspection report is available for your review. A written report is generated and typically sent via email. The fee may be allowed to be paid at closing with the lender's and consultant's permission. The client's contractor is encouraged to attend.
4. **Hourly Basis:** Specifically for the Streamlined program to assist in coordination of contractor bids and required paperwork.

203K INDEPENDENT CONSULTANT FEES

ESTABLISHED BY HUD

Repairs less than \$7,500	\$400.00
Repairs between \$7,501 and \$15,000	\$500.00
Repairs between \$15,001 and \$30,000	\$600.00
Repairs between \$30,001 and \$50,000	\$700.00
Repairs between \$50,001 and \$75,000	\$800.00
Repairs between \$75,001 and \$100,000	\$900.00
Repairs over \$100,000	\$1,000.00
Additional Units	\$25.00
Feasibility Study*	\$125.00
48.5¢ per additional mile over 30 miles round trip	

*\$125 to be discounted from full price if Specification of Repairs is required.

PRE PURCHASE RESIDENTIAL PRICING SCHEDULE

<u>HOUSE SIZE</u>	<u>PRICE</u>
0001 - 0999 sq. ft. _____	\$250.00
1000 - 1499 sq. ft. _____	\$270.00
1500 - 1999 sq. ft. _____	\$290.00
2000 - 2499 sq. ft. _____	\$310.00
2500 - 2999 sq. ft. _____	\$330.00
3000 - 3499 sq. ft. _____	\$350.00
3500 - 3999 sq. ft. _____	\$370.00
4000 - 4499 sq. ft. _____	\$390.00

DISCOUNTS

SLABS _____ \$ 20.00
CONDO (INTERIOR ONLY) _____ \$ 20.00
APARTMENT STYLE CONDOS _____ \$ 35.00
COMBINED WITH A SPECIFICATION OF REPAIRS _____ \$100.00
COMBINED WITH A FEASIBILITY STUDY _____ \$ 50.00

PARTIAL INSPECTION

VERBAL ONLY (Min) _____ \$ 75.00
WRITTEN (Min) _____ \$125.00

REFERRAL DISCLAIMER

Client is free to select the inspector and or consultant of their choice. HUD provides a list of approved consultants on their web page.

SUMMARY

Client: Ian W. Hadden
Property Address: 2022 Aspen
NW, MI.
File Number: _____

Mileage
NJ Pre Purchase Inspection: \$ 50 -
NJ Feasibility Study: \$ _____
→ Specification of Repairs: \$ 1000
NJ Architectural Exhibits \$ _____
NJ Discount: (\$ _____)

TOTAL: \$ 1050 -

Client: Ian W. Hadden Christopher J. Daggy 5/2/12
Consultant/Inspector



PROPERTY INSPECTION ENGINEERS

Consultant's Allowable Fee Agreement

Lender: John Adams
 Loan Originator: David Kner
 Loan Type: HUD 203(k)

This agreement is entered on 5/7/2012, between Christopher J. Daggy (CONSULTANT) and
Ian Wadden (BUYER) regarding the subject property :
2022 Austin 1 NW, Michigan.

For the sum(s) specified the CONSULTANT agrees to:

1. Meet with Borrower(s) and / or Borrower(s)' Agent(s) and/or Contractor(s) at the subject property address to inspect the physical property, identify area in need of improvement, and determine overall suitability for FHA's 203(k) Rehabilitation Mortgage Program. A feasibility fee of \$125 plus mileage (\$.485/mile over 30 miles round trip) will be due and payable upon completion of these services. This fee will fully credited toward the Total Consultant Fee (below) should Borrower(s) decide to continue the application process. This fee is non-contingent and non-refundable. If upon initial examination it is determined quickly that the need repairs are unfeasible for the Borrower(s) and/or excessively expensive, the Consultant will not perform a full Home Inspection (if contracted to perform inspection) and no additional payment will be necessary.
2. With Borrower(s)' input, Consultant will list work items that: A) must be done according to the Program; B) would be recommended to be done at this time by the Consultant or other, and; C) are desired by Borrower(s). From this list Consultant and Borrower(s) will jointly determine the scope of the work.
3. Produce appropriate documentation in a HUD accepted format the Draw Request. It is understood that any architectural exhibits do not include certified architectural drawings. If such drawings become necessary, all extra costs will the responsibility of the Borrower(s).
4. For performing the above services, Borrower(s) agrees to pay Consultant the total sum listed down below at the time of service at the time of service (which includes the charge for item #1 above) which is based on HUD's recommended fee schedule. This amount may be reimbursed to the borrower at closing. Consultant may elect to defer collection of payment till closing, but if the property fails to close by the estimated date the Borrower(s) will be responsible for immediate payment to the Consultant. The Lender must agree to this payment method.
5. If additional testing services are necessary, these services will either be provided by the Consultant or qualified sub contractor(s) agreed to by both the Consultant and the Borrower; however the charges for these testing services are in addition to the above Consultant Fee. The Consultant will try to estimate all extra charges in advance (see below), and may schedule the additional testing for the Borrower(s). The charges, however, will be the sole responsibility of the Borrower(s) and will be due and payable at the time of service.

Allowable Fee Items

Independent Consultant
 Mileage:

Full Work Write Up

\$ 1000 -
 \$ 50 -

Payment at closing:

Estimated Closing Date: / /

Lender's assurance of payment for balance due is acceptable with signature

X 5/7/12
 Borrower: Ian Wadden

Borrower:
5/7/12
 Consultant: Christopher J Daggy ID No.: P1255



PO Box 2395
 Birmingham, MI 48012

PHONE (888) 200-HOME
 FAX (248) 644-8947
 E-MAIL CDaggy@PropertyInspectionEngineers.biz

Homeowner/Contractor Agreement

Borrower's Name(s): <div style="text-align: center;">Ian Hadden</div>	Contractor's Name: <div style="text-align: center;">Five Star Construction</div>
Address: 2022 Austin Rd Walled Lake, Michigan	Address: <div style="text-align: center;">11278 Middlebelt Livonia, MI 48150</div>
Telephone Number: (248) 000-0000	Phone Number:
FHA Case No.	License No.:

THIS AGREEMENT, made this date, _____, between the above mentioned Homeowner (Owner) and Contractor, is for the rehabilitation of the property located at _____ that has been approved for FHA mortgage insurance under Section 203(k) of the National Housing Act. The Owner(s) shall pay the Contractor the sum of \$_____ for completion of the work, including all sales tax due by law, together with such increases or decreases in the contract price as may be approved in writing by the Lender. The work will begin within 30 days of loan closing with the Lender and will be completed by _____, unless delayed beyond the Contractor's control. The General Provisions listed below are made a part of this Agreement. The contract documents consist of the architectural exhibits listed in the Rehabilitation Loan Agreement between the Owner(s) and the Lender, or as described below (or on an attached sheet):

1. Contract Documents: This Agreement includes all general provisions, special provisions and architectural exhibits that were accepted by the lender. Work not covered by this agreement will not be required unless it is required by reasonable inference as being necessary to produce the intended result. By executing this Agreement, the contractor represents that he/she has visited the site and understands local conditions, including state and local building regulations and conditions under which the work is to be performed.

2. Owner: Unless otherwise provided for in the Agreement, the owner will secure and pay for necessary easements, exceptions from zoning requirements, or other actions which must precede the approval of a permit for this project. If owner fails to do so then the contract is void. If the contractor fails to correct defective work or persistently fails to carry out the work in accordance with the agreement or general provisions, the owner may order the contractor in writing to stop such work, or a part of the work, until the cause for the order has been eliminated.

3. Contractor: The contractor will supervise and direct the work and the work of all subcontractors. He/she will use the best skill and attention and will be solely responsible for all construction methods and materials and for coordinating all portions of the work. Unless otherwise specified in the Agreement, the contractor will provide for and/or pay for all labor, materials, equipment, tools, machinery, transportation, and other goods, facilities, and services necessary for the proper execution and completion of the work. The contractor will maintain order and discipline among employees and will not assign anyone unfit for the task. The contractor warrants to the owner that all materials and equipment incorporated are new and that all work will be of good quality and free of defects or faults. The contractor will pay all sales, use and other taxes related to the work and will secure and pay for building permits and/or other permits, fees, inspections and licenses necessary for the completion of the work unless otherwise specified in the Agreement. The contractor will indemnify and hold harmless the owner from and against all claim, damages, losses, expenses, legal fees or other costs arising or resulting from the contractors performance of the work or provisions of this section. The contractor will comply with all rules, regulations, laws, ordinances and orders of any public authority or HUD inspector bearing on the performance of the work. The contractor is responsible for, and indemnifies the Owner against, acts and omissions of employees, subcontractors and their employees, or others performing the work under this Agreement with the contractor. The contractor will provide shop drawings, samples, product data or other information provided for in this Agreement, where necessary.

4. Subcontractor: Selected by the contractor, except that the contractor will not employ any subcontractor to whom the owner may have a reasonable objection, nor will the contractor be required by the owner to employ any subcontractor to whom the contractor has a reasonable objection.

5. Work By Owner or Other Contractor: The owner reserves the right to perform work related to the project, but which is not a part of this Agreement, and to award separate contracts in connection with other portions of the project not detailed in this Agreement. All contractors and subcontractors will be afforded reasonable opportunity for the storage of materials and equipment by the owner and by each other. Any costs arising by defective or ill-timed work will be borne by the responsible party.

6. Binding Arbitration: Claims or disputes relating to the Agreement or General Provisions will be resolved by the Construction Industry Arbitration Rules of the American Arbitration Association (AAA) unless both parties mutually agree to other methods. The notice of the demand for arbitration must be filed in writing with the other party to this Agreement and with the AAA and must be made in a reasonable time after the dispute has arisen. The award rendered by the arbitrator(s) will be considered final and judgment may be entered upon it in accordance with applicable law in any court having jurisdiction thereof.

Borrower's Initial: _____

Contractor's Initial: _____

Signature Required on Page 2

Page 1

Homeowner/Contractor Agreement (Cont.)

7. Cleanup and Trash Removal: The contractor will keep the owner's residence free from waste or rubbish resulting from the work. All waste, rubbish, tools, construction materials, and machinery will be removed promptly after completion of the work by the contractor.

8. Time: With respect to the scheduled completion of the work, time is of the essence. If the contractor is delayed at anytime in the progress of the work by change orders, fire, labor disputes, acts of God or other causes beyond the contractor's control, the completion schedule for the work or affected parts of the work may be extended by the same amount of time caused by the delay. The contractor must begin work no later than 30 days after loan dosing and will not cease work for more than 30 consecutive days.

9. Payments and Completion: Payments may be withheld because of. (1) defective work not remedied; (2) failure of contractor to make proper payments to subcontractors, workers, or suppliers; (3) persistent failure to carry out work in accordance with this Agreement or these general conditions, or (4) legal claims. Final payment will be due after complete release of any and all liens arising out of the contract or submission of receipts or other evidence of payment covering all subcontractors or suppliers who could file such a lien. The contractor agrees to indemnify the Owner against such liens and will refund all monies including costs and reasonable attorney's fees paid by the owner in discharging the liens. A 10 percent holdback is required by the lender to assure the work has been properly completed and there are no liens on the property.

10. Protection of Property and Persons: The contractor is responsible for initiating, maintaining, and supervising all necessary or required safety programs. The contractor must comply with all applicable laws, regulations, ordinances, orders or laws of federal, state, county or local governments. The contractor will indemnify the owner for all property loss or damage to the owner caused by his/ her employees or his/her direct or subtier subcontractors.

11. Insurance: The contractor will purchase and maintain such insurance necessary to protect from claims under workers compensation and from any damage to the owner(s) property resulting from the conduct of this contract.

12. Changes in the Contract: The owner may order changes, additions or modifications (using form HUD-92577) without invalidating the contract. Such changes must be in writing and signed by the owner and accepted by the lender. Not all change order requests may be accepted by the lender, therefore, the contractor proceeds at his/her own risk if work is completed without an accepted change order.

13. Correction of Deficiencies: The contractor must correct promptly any work of his/her own or his/her subcontractors found to be defective or not complying with the terms of the contract.

14. Warranty: The contractor will provide a one-year warranty on all labor and materials used in the rehabilitation of the property. This warranty must extend one year from the date of completion of the contract or longer if prescribed by law unless otherwise specified by other terms of this contract. Disputes will be resolved through the Construction Industry Arbitration Rules of the American Arbitration Association.

15. Termination: If the owner fails to make a payment under the terms of this Agreement, through no fault of the contractor, the contractor may, upon ten working days written notice to the owner, and if not satisfied, terminate this Agreement. The owner will be responsible for paying the contractor for all work completed.

If the contractor fails or neglects to carry out the terms of the contract, the owner, after ten working days written notice to the contractor, may terminate this Agreement.

Owner Signature(s) And Date

Owner Signature(s) And Date

Owner Signature(s) And Date

Owner Signature(s) And Date

Contractor's Signature(s) And Date



PROPERTY INSPECTION ENGINEERS

Consultant's Identity-Of-Interest Certification

Borrower's Name(s)	Ian Hadden
Property Address	2022 Austin Rd Walled Lake, Michigan
FHA Case No.	

"I hereby certify that I have carefully inspected this property for compliance with the general acceptability requirements (including health & safety) in Handbook 4905.1. I have required as necessary and reviewed the architectural exhibits, including any applicable engineering termite reports, and the estimated rehabilitation cost and they are acceptable for the rehabilitation of the property. I have no personal interest, present or prospective, in this property, applicant or proceeds of the mortgage. I also certify that I have no identity-of-interest or conflict-of interest with the borrower, seller, lender, realtor, appraiser, plan reviewer, contractor or subcontractor. To the best of my knowledge, I have reported all items requiring correction and that the rehabilitation proposal now meets all HUD requirements for Rehabilitation Mortgage Insurance."

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties.

(18 U.S.C. 1001, 1010, 1012; 31 U.S.C 3729, 3802).

Christopher J. Daggy
Consultant/Plan Reviewer's Signature:
Consultant: Christopher J. Daggy P1255

Date: 5/23/2012

Consultant's & Client's Limitation Of Liability Agreement

Loan Number: _____

This Agreement is made on 5/7/2012 between the Consultant and Borrower/Client. The Client hereby desires to engage the Consultant to preform services pertinent to the impliment on HUD's Mortgage Insurance Program as it pertains to the architectural concerns for the Property located below.

Property Address:

2022 Austin
Novi, MI

Borrower/Client: Ian Hadden

Consultant: Christopher J. Daggy
Property Inspection Engineers, Inc.

It is mutually understood and agreed to as follows.

1. **Feasibility Study:** The Consultant will accompany the Client, Client's Agent, and the Client's Contractor during a walk-through of the property, during which the property will be initially analyzed for compliance for the FHA 203(k) Rehabilitation Mortgage Insurance Program. The guidelines utilized are the Minimum Property Standard's (MPS) as set forth by HUD. The Consultant will note repairs that will be required to comply with the program. The Consultant may also make recommendations that would enhance the property above the MPS's. The Consultant will also discuss the repairs the Client desires above MPS's compliance. If the project moves forward a Specification of Repairs (SOR) will be drafted coordinating all of the construction items.
2. It is understood that the Feasibility Study and the inspection for the study will only include those items required by for compliance by HUD and does not constitute a Pre Purchase Inspection.
3. Consultant agrees to perform a Visual Inspection only of the Property.
4. Consultant is Not Responsible for Third Party Use or Misinterpretation of the Report.
5. If a Potentially Hazardous Situation is discovered, the Consultant will attempt to notify owner of the Property.
6. The Maximum Liability for the Consultant is limited to the cost of the Inspection.
7. **DISPUTES:** The Client must place all disputes to the Consultant in writing. The Consultant must be allowed to access to the Property for Re-inspection. If agreement cannot be reached between the parties; Disputes must be settled in arbitration according to the rules set forth by the American Arbitration Association. Judgment will be entered into the court having jurisdiction. If the dispute is settled in favor of the Company, then the Client shall be responsible for re-inspection fees, arbitration costs and attorney fees.
8. **Scope of Inspection:** The scope of the inspection is strictly limited as set forth in this agreement. The inspection is intended to be a non-destructive examination of the general functioning of the building, its components and equipment. The examination is limited to visual and normal consumer operational techniques. Defects of the building, its components and equipment which are visually observable at the time of the inspection will be reported according to the Standards of Practice of the American Society of Home Inspectors, Inc. Therefore, defects or deficiencies that are not required by those ASHI Standards will not be included in the Inspection or Report. Copies of the ASHI Standards are available upon request at any time including before the start of the inspection. The inspection is not compliance or certification for any past and current governmental standards (MPS only).
9. **Inspection Requirements and Limitations:** The building, its components and equipment, are to be ready and accessible at the time of the inspection. All utilities and pilot lights must be on and all equipment operational so the total inspection can be completed on that date. This is the responsibility of the client. The inspector is not obligated to change light bulbs, light pilots, move furniture, move obstructions, or remove floor coverings, or remove panels to inspect any part of the building or its equipment.
10. **The Following Specific Limitations Apply:** Design problems and adequacy are not within the scope of this inspection. The Consultant will not determine the operational capacity, quality or suitability for a particular use of items inspected. No engineering, scientific or specialized technician test or evaluation will be made by the Consultant. No test samples or readings will be taken in any part of the "building". Swimming pool, steamer, whirlpool tub or spa if present will not be checked. The draft on the fireplace will not be checked. To prevent damage to units, air conditioning will not be checked when the outside temperature is below 60 degrees (Prior 24 hours) nor a heat pump when the temperature is above 60 degrees. The inspection report will not include cosmetic items such as minor scratches, scrapes, dents, cracks, stains, soiled or faded surfaces on the structure or equipment, soiled, faded torn or dirty floor, wall or window coverings.
11. The Consultant has no liability for latent defects. This includes but is not limited to latent defects that cannot be observed through normal equipment operation. It is specifically agreed and understood that: Mechanical devices and structural components may be functional at the time of the inspection and later malfunction.
12. The Feasibility Study is not a substitute for a Pre Purchase Inspection.
13. Additional information and details concerning the nature of the inspection are found in the body of the report should be read carefully.
14. The Client recognizes that there is no representation, warranty or guarantee on the future life for systems and items

inspected. The Client recognizes that the Consultant is not a guarantor or insurer of the inspected systems components, and items. The consultant is not responsible for reporting compliance or non-compliance with any building, electrical, mechanical or plumbing codes established by municipal ordinances or otherwise on the building, systems, or items therein. Any general comments, which may appear about these systems and conditions, are provided as a courtesy only and do not represent or form a part of the inspection.

15. Other Limitations: The inspection and report does not address and are not intended to address the possible presence of or danger from asbestos, radon gas, lead paint, UREA formaldehyde, wood destroying organisms (mold, mildew), soil contamination and other indoor and outdoor pollutants, toxic or flammable chemicals, water or airborne related illness or disease, and all other similar or potentially harmful substances or environmental conditions. The Client is urged to contact a competent specialist if information, identification or testing of the above is desired. In addition the presence or absence of rodents is also not covered by this inspection.

16. In addition the following are not inspected in the inspection: security systems; central vacuum; sheds; out buildings; personal property; accuracy of thermostat or timers; utilities; elevators; water softeners; lawn sprinklers; condition of furnace(s) heat exchanger(s); appliances; playground equipment; swimming pools, steamers, spas; energy efficiency measurements; recreational equipment; concealed or underground electric or plumbing; private sewer systems; water wells; buried tanks; environmental contamination; heating system accessories; solar heating systems; sewer lines (recommend "scoping" sewer lines); zoning or other ordinances; or building codes conformity. The Client understands that these systems and conditions and information about them are excluded from this Inspection and Report.

17. The parties agree and understand that Consultant is neither an insurer nor guarantor against defects in the building and improvements, systems or components inspected. Consultant makes no warranty, express or implied, as to fitness for use or condition of the systems or components inspected.

18. This inspection is not intended to be technically exhaustive nor is it considered to be a guarantee or warranty, expressed or implied, regarding the conditions of the property, items and systems inspected and it should not be relied on as such. Neither the Company nor its Inspector shall be held responsible or liable for any repairs or replacements with regard to this property, systems, components, or the contents therein.

19. Company is not responsible for the performance, competence, test results of any third parties either utilized or referred.

20. Payment is due upon completion of the Inspection. A \$20.00 returned check fee will be assessed for returned checks. Client is responsible for all fees required to collect payment for services rendered.

21. This Agreement shall Constitute the entire agreement between the parties and shall be binding on the parties, heirs, successors, executors, and assigns.

22. Statute of Limitations: No suite or actions shall be brought against Consultant for a breach of this agreement at any time beyond one (1) year after the accrual of the cause of action thereof.

23. Litigation: Should a party to this agreement make any claim or file any lawsuit against Consultant shall pay all damages, expenses, costs and attorney fees for the Consultant if the complaining party does not win.

ACCEPTANCE AND UNDERSTANDING OF THIS AGREEMENT ARE HEREBY ACKNOWLEDGED:

Borrower

Date

Consultant

Date

Borrower

Date

Consultant

Date



PROPERTY INSPECTION ENGINEERS

Notice To Contractor

There are no funds available for up-front start up costs.

This loan is in a mortgage program with set program requirements that must be followed.

All funds are disbursed after work has been completed in a workmanlike fashion and signed off on by the inspector.

All funds are released if work is completed as per the work write-up

Do not complete work unless outlined in the specification of repairs form (work write-up).

There will be no funds for changes unless approved by the Lender first.

All disbursements will be less a 10% holdback.

All disbursements will be made by two party checks to the contractor and borrower/homeowner.

All contractors must:

- Complete the enclosed Homeowner/Contractor Agreement*
- Attach a copy of your state business license or proof contractor by trade*
- Complete the enclosed W-9 form*
- Attach a copy of your insurance binder showing general liability and workers compensation if you have employees*

By signing this form you are acknowledging and agreeing to the above stated items. This notice does not supersede the Homeowner/Contractor Agreement.

Five Star Construction

Contractor's Company Name

Contractor's Phone Number

Contractor's Signature

Print Contractor's Name



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
4/11/2012

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must be endorsed. If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER THE POLJAN AGENCY PO Box 308 57345 Van Dyke Washington MI 48094	CONTACT NAME:	
	PHONE (A/C, No, Ext): 586.781.5000	FAX (A/C, No): 586.781.4240
INSURED Kilcoyne, Patrick dba/Kilcoyne Builders 18229 Spring Court South Fraser, MI 48026	E-MAIL ADDRESS:	
	INSURER(S) AFFORDING COVERAGE	
	INSURER A: Hastings Mutual Insurance Co.	NAIC # 14176
	INSURER B: Pioneer State Mutual Ins. Co.	NAIC # 18309
	INSURER C:	
	INSURER D:	
INSURER E:		
INSURER F:		

COVERAGES

CERTIFICATE NUMBER: 2012 Master

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY			CPP 9791200	03/22/2012	03/22/2013	EACH OCCURRENCE \$ 500,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						MED EXP (Any one person) \$ 5,000
							PERSONAL & ADV INJURY \$ 500,000
							GENERAL AGGREGATE \$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG \$ 1,000,000
	<input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						\$
B	AUTOMOBILE LIABILITY			CA00300044	07/15/2011	07/15/2012	COMBINED SINGLE LIMIT (Ea accident) \$ 300,000
	<input type="checkbox"/> ANY AUTO						BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS	<input checked="" type="checkbox"/> SCHEDULED AUTOS					BODILY INJURY (Per accident) \$
	<input checked="" type="checkbox"/> HIRED AUTOS	<input checked="" type="checkbox"/> NON-OWNED AUTOS					PROPERTY DAMAGE (Per accident) \$
							\$
	UMBRELLA LIAB						EACH OCCURRENCE \$
	EXCESS LIAB						AGGREGATE \$
	DED						\$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			WC 9793538	03/25/2012	03/25/2013	<input checked="" type="checkbox"/> WC STATU-TORY LIMITS <input type="checkbox"/> OTH-ER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	<input type="checkbox"/> Y/N	N/A				E.L. EACH ACCIDENT \$ 100,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE \$ 100,000
							E.L. DISEASE - POLICY LIMIT \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

CERTIFICATE HOLDER

CANCELLATION

fsc1949@att.net

Five Star Construction
2205 Markese
Lincoln Park, MI 48146

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

ACORDTM CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

4/27/2012

PRODUCER Wiesen Insurance 3103 W Thompson Rd Fenton, MI 48430 810-750-1093		THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.	
INSURED Five Star Construction Inc. Ronald McDougal 11278 Middlebelt Road Livonia, MI 48150		INSURERS AFFORDING COVERAGE	NAIC#
		INSURER A: Scottsdale Insurance	
		INSURER B:	
		INSURER C:	
		INSURER D:	
		INSURER E:	

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	ADD'L INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
A		GENERAL LIABILITY	IM396134	04/27/12	04/27/13	EACH OCCURRENCE \$ 1,000,000
	<input checked="" type="checkbox"/>	COMMERCIAL GENERAL LIABILITY				DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000
	<input type="checkbox"/>	CLAIMS MADE <input checked="" type="checkbox"/> OCCUR				MED EXP (Any one person) \$ 5,000
	<input type="checkbox"/>					PERSONAL & ADV INJURY \$ 1,000,000
	<input type="checkbox"/>					GENERAL AGGREGATE \$ 2,000,000
		GEN'L AGGREGATE LIMIT APPLIES PER				PRODUCTS - COMP/OP AGG \$ 2,000,000
		<input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC				
		AUTOMOBILE LIABILITY				COMBINED SINGLE LIMIT (Ea accident) \$
		<input type="checkbox"/> ANY AUTO				BODILY INJURY (Per person) \$
		<input type="checkbox"/> ALL OWNED AUTOS				BODILY INJURY (Per accident) \$
		<input type="checkbox"/> SCHEDULED AUTOS				PROPERTY DAMAGE (Per accident) \$
		<input type="checkbox"/> HIRED AUTOS				
		<input type="checkbox"/> NON-OWNED AUTOS				
		GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT \$
		<input type="checkbox"/> ANY AUTO				OTHER THAN EA ACC \$
						AUTO ONLY: AGG \$
		EXCESS/UMBRELLA LIABILITY				EACH OCCURRENCE \$
		<input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE				AGGREGATE \$
						\$
		<input type="checkbox"/> DEDUCTIBLE				\$
		<input type="checkbox"/> RETENTION \$				\$
		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY				WC STATUTORY LIMITS <input type="checkbox"/> OTH-ER <input type="checkbox"/>
		ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?				E.L. EACH ACCIDENT \$
		If yes, describe under SPECIAL PROVISIONS below				E.L. DISEASE - EA EMPLOYEE \$
		OTHER				E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

CERTIFICATE HOLDER

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL _____ DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

Matthew A. Wiesen



TNAEX-1

OP ID: JF

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

04/09/12

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

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PRODUCER Hallmark Agency, Inc. 11506 S. Saginaw Grand Blanc, MI 48439 Hallmark Agency, Inc.	810-695-0600	CONTACT NAME: Jean Fall	
		PHONE (A/C, No, Ext): 810-695-0600	FAX (A/C, No): 810-695-7808
		E-MAIL ADDRESS: JeanF@MyGblns.com	
		INSURER(S) AFFORDING COVERAGE	NAIC #
		INSURER A: State Auto Insurance Companies	
		INSURER B:	
		INSURER C:	
		INSURER D:	
		INSURER E:	
		INSURER F:	

INSURED TNA-Ex, Inc. 11450 Nichols Road Burt, MI 48417	
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COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

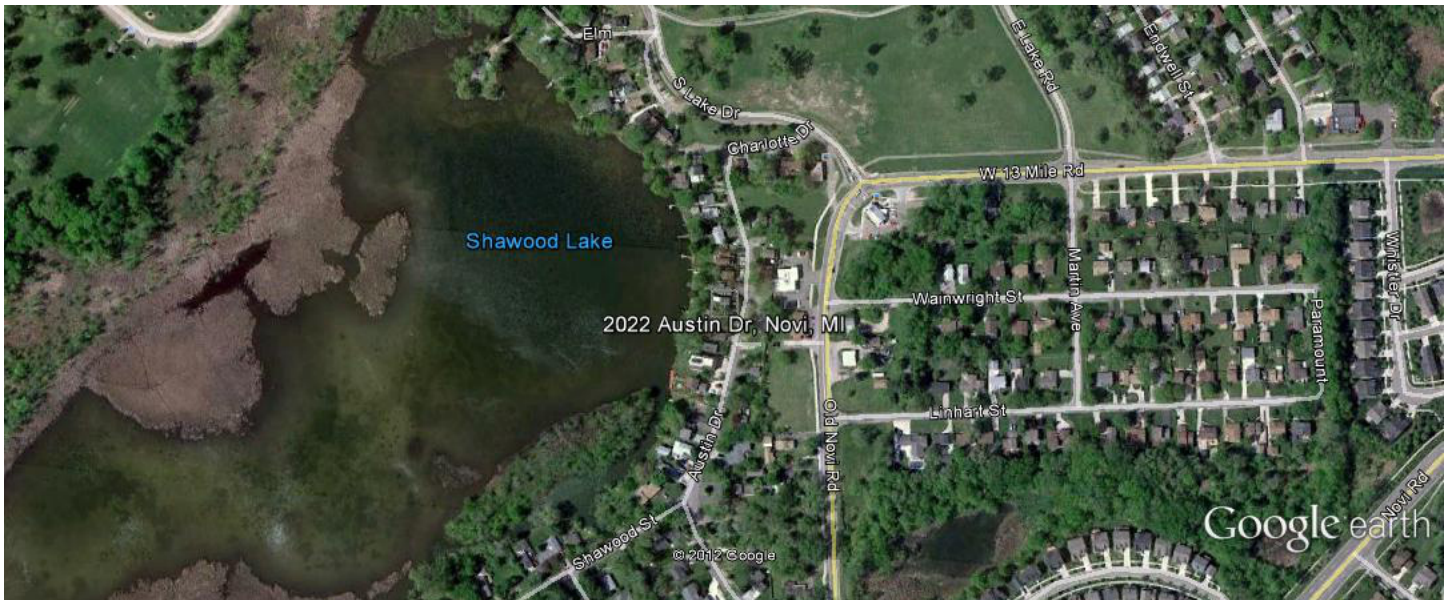
INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY			BOP2672874	04/09/12	04/09/13	EACH OCCURRENCE \$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						MED EXP (Any one person) \$ 10,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						PERSONAL & ADV INJURY \$ 1,000,000
	<input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC						GENERAL AGGREGATE \$ 2,000,000
							PRODUCTS - COMP/OP AGG \$ 2,000,000
							\$
B	AUTOMOBILE LIABILITY			BA5A368190	08/10/11	08/10/12	COMBINED SINGLE LIMIT (Ea accident) \$ 500,000
	<input type="checkbox"/> ANY AUTO						BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS	<input type="checkbox"/> SCHEDULED AUTOS					BODILY INJURY (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS	<input type="checkbox"/> NON-OWNED AUTOS					PROPERTY DAMAGE (Per accident) \$
							\$
	UMBRELLA LIAB						EACH OCCURRENCE \$
	EXCESS LIAB						AGGREGATE \$
	<input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$						\$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			WCP2196417	04/09/12	04/09/13	WC STATUTORY LIMITS <input type="checkbox"/> OTHER <input type="checkbox"/>
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N <input type="checkbox"/> N/A						E.L. EACH ACCIDENT \$ 100,000
							E.L. DISEASE - EA EMPLOYEE \$ 100,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

FIVES-1 Five Star Construction 1500 N. Stephenson Hgwy, #208 Royal Oak, MI 48067	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE Hallmark Agency, Inc.

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2022 Austin Dr, Novi, MI



PROPERTY INSPECTION ENGINEERS

Property Information & Inspection

Property Address

2022 Austin Rd
Walled Lake, Michigan

Consultant's File Number: 2022 Austin_Walled Lake

Inspection Date: 5/8/2012

Inspector: Christopher J. Daggy

Applicant's Information

Ian Hadden

Address: 2022 Austin Rd
Walled Lake, Michigan

Home Phone: (248) 000-0000 Cellular: _____

Office Phone: _____

Email: Ian.Hadden@gmail.com

Other Contact Name: _____

Other Phone: _____

Picture



Details

Number of Units

At Start: 1 At Completion: 1

Months To Completion: 6

Habitation / Occupancy: Habitable in 6 Mos.

☒ Owner Occupied ☐ Investor/Builder

Lender Information

Lending Institution: John Adams Mortgage

Lender Loan #: _____

Origination Date: _____

Loan Type: HUD 203k

Loan Originator: David Kaner

Phone: _____ Ext: _____

HUD Information

FHA Case No.: _____

HUD Date Assigned: _____

Contingency Reserve %: 10% Number of Draws: 5

Contractors On Project

Five Star Construction

11278 Middlebelt Livonia, MI 48150

Property Address2022 Austin Rd
Walled Lake, Michigan

Consultant's File Number: 2022 Austin_Walled Lake

Inspection Date: 5/8/2012

Inspector: Christopher J. Daggy

Initial Inspection Information

Inspection Weather Conditions _____

Building Physical Information

Lot Size	37 X 125	Number of Dwellings	1	Type of Construction	Frame
Building Size	2663	Number of Stories	2	Estimated Age	0 (when comp)

Commercial Units

Number of Commercial Units	0
Commercial Units Ratio	0

Smoke Detectors

Smoke Detectors at Inspection	<input type="checkbox"/>
Type Required	110 Voltage

Utilities At Inspection

# Electric Services	1	On	<input type="checkbox"/>
# of Gas Services	1	On	<input type="checkbox"/>
Water	Private	On	<input type="checkbox"/>
Type Of Sewer	Public		

Recommendations**"Check Mark Indicates Yes"**

Underground Oil Tank Certification Needed	<input type="checkbox"/>	Termite - Woodboring Treatment Needed:	<input type="checkbox"/>
Utilities On At Time Of Inspection:	<input type="checkbox"/>	Radon Gas Test Performed:	<input type="checkbox"/>
Lead Paint Certification Needed:	<input type="checkbox"/>	Separate Plumbing Certification Recommended	<input type="checkbox"/>
Water Certification Needed:	<input type="checkbox"/>	Separate Electrical Certification Recommended	<input type="checkbox"/>
Septic Certification Needed:	<input type="checkbox"/>	Separate Heating Certification Recommended	<input type="checkbox"/>
Municipal Sewer Availability Present:	<input checked="" type="checkbox"/>	Separate Structural Engineers Report Recommended	<input type="checkbox"/>
Smoke Detectors Needed:	<input checked="" type="checkbox"/>	Asbestos Report Need:	<input type="checkbox"/>

Note: The 203k Feasibility Inspection is performed to identify those items that are obviously required for a property to comply with HUD's Minimum Property Standards as defined in HUD Handbook 4905.1. Unless otherwise indicated by the consultant, this inspection is NOT PERFORMED ACCORDING TO THE STANDARDS OF PRACTICE OF A HOME INSPECTION NOR SHOULD IT BE VIEWED AS ANY FORM OF CERTIFICATION BY A LICENSED PROFESSIONAL. THESE ADDITIONAL SERVICES MAY BE BENEFICIAL FOR THE BORROWER. The borrower may wish to consider the above recommended inspections to further protect their interests beyond scope of the inspection. It is suggested the borrower discuss the option of obtaining these additional services with their 203k consultant.

*Christopher J. Daggy***Christopher J. Daggy**

1) Pre-start & Demo

Sub-Contractor = TNA Construction		<u>Notes & Comments</u>
Copies of Prints	\$ 255	
Architectural Plans & Copies	\$ -	Ian's out-of-pocket
Permits	\$ 935	
permit to shut down road	\$ 65	required for truss delivery
Dumpsters	\$ 840	Two 30-yard Dumpsters
Demo inside	\$ 840	only used 2 dumpsters, not 3
Demo Rear Structure	\$ 2,160	Labor Only
Temporary weatherproof of old structure	\$ 180	
Demo Shrubs but keep Fences temporarily	\$ 120	
demo pine trees at side of house	\$ 180	
Shrub/tree dumpster	\$ 420	
Silt Fence & Orange Fence	\$ 380	\$1.50 ft
Grand Total	\$ 6,375	

2) City Water Hook-Up

\$	2,300	Hookup Fee to City of Novi
\$	3,200	Excavation, Permit, Labor, Refill
\$	5,500	

my plumber's actual quote on this labor and excavation was only \$2900 but we still don't know if we buy the meter. he has his own excavator.

budgeting \$300 for potential meter

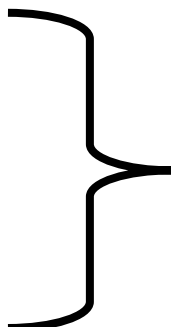

3) Pour Foundation

Note: Existing Foundation will remain entirely intact.
This "pour" refers to architects additional footings and deck spread footings

Sub-Contractor = TNA Construction	
Excavations	80 linear feet of footings excavations
Ramp, retaining wall, fill dirt	20 inches high X 20 ft long X 10 ft wide = $1.6 \times 20 / 2 \times 10 =$ 160 cubic ft = 5.925926 7 yards
blockwork	80 linear feet of footings pours & blocks
drainage	Drainage piping
Vapor Barrier in Crawl Space	6 mil plastic
Under Living Room spread footing	2 Spread footings @ 18" square @ 42" Deep under Living Room & Pantry Floor
Under Deck spread footings	6 Spread footings @ 16" dia @ 42" deep
total	<u>\$ 14,500</u>

Sub-Contractor = TNA Construction
Note: This estimate was contingent on TNA receiving the contract to Demo & Haulaway the rear structure of the house ... as well as the trees and shrubs demo & Haulaway

4) Front Upper Demo & Framing & Sheet-in

Structure Mat'ls - Lumberjack Materials Order				Note Fram untill
1st Floor	\$	4,505		Tim Kubinec Lumberjack Building Center Algonac 810-765-8828
2nd Floor	\$	4,053		
Roof & OH	\$	3,424		
Deck lattice	\$	186		
36 Trusses	\$	3,469		
2 Decks Wolmanized under structure	\$	1,938		
Hardware/Misc	\$	1,068		
Fuel Surcharge	\$	124		
Trex Decking	\$	3,515		
Taxes	\$	1,378		
modified Lumberjack Quote	\$	23,660		
Change (from per print) plywood to OSB	\$	(1,350)		
	\$	22,310		Note
				Pat Kilkoyn Kilkoyn Builders Fraser 586-415-8606
Labor to Demo Frnt Truss Structure	\$	1,300		
one dumpster for front roof structure	\$	420		
Labor:Tie-in area at remaining front structure	\$	500		
permit to shut down road	\$	65		
Labor to Frame & Sheet-in, do Deck	\$	7,600		
	\$	9,885		
Grand Total	\$	32,195		Sub-Contractor = Kilkoyn C Note: This estimate was cor

Note: Front upper Demo is being done by Framing Crew so as to leave front roof on untill ready to set trusses. Potential RAIN.

Note: This includes window install as part of the framing

Sub-Contractor = Kilkoyn Construction
Note: This estimate was contingent on Kilkoyn receiving the contract to for Roofing & Siding

5) Exterior General

Windows & Doors & Skylights	\$	13,666	See 5.1) Windows & Doors for window by window, door by door detail
Labor to install Windows	\$	-	included in Framer's (Kilkoyne Construction) Estimate
Labor to Install Front/ Rear Doors	\$	360	one day, two men
Roofing Mat'l	\$	3,840	mat'l at 29 square plus ancilaries
Roofing Labor	\$	2,250	Kilkoyne Construction
Gutter Mat'l	\$	815	Two Story and no room between our neighbors
Gutter Labor	\$	360	one day, two men
Siding Mat'l & Exterior Trim	\$	4,080	38 square .046 vinyl siding, Siding World Estimate
Siding/Trim Labor	\$	3,250	Kilkoyne Construction
Stone Facing 80 sq ft	\$	865	mat'l Home Depot, exterior Stone, front of house at Garage Area
Stone Labor	\$	360	2 days, one man
Garage Door & Opner	\$	695	single door
Garage door Labor	\$	185	Name of installer is Russell Cross ... He's done a dozen garage doors for me
Exterior Lights	\$	220	6 lights, 2 with motion detectors, Home Depot
Lights Labor	\$	90	one man, 5 hrs
	\$	31,036	

5.1) Windows & Doors Detail (for Reference)

Vendor: Siding World, Livonia Store on 8 mile
Style/Description: k out, Low E, Prairie Style, vinyl frame

Front	Round Clear in Gable 33" dia	\$	450	Prairie Treatment w/ vinyl w/cranks
	single Crank above garage	\$	171	
	Single Crank at Laundry	\$	171	
	Triple in BR	\$	602	
	Double Frnt Entry Door	\$	886	
	Triple Crank LR	\$	602	
Rear	Round Clear in Gable 33" dia	\$	450	missed at siding world
	two singles Mstr BR	\$	526	
	Double French Patio Drs BR	\$	1,188	
	Half circle Transom	\$	420	
	Bay Window above Garage	\$	1,241	
	two rectangular window trans's	\$	327	
	Two crank windows FR	\$	467	wrong dims at siding world
	DBL French doors FR to deck	\$	886	
	Rectangular door Transome	\$	275	
	Dog's Door	\$	171	
South	two single cranks mstr BR	\$	450	
	Large Fixed in Fam Rm	\$	224	
	Tripple Bay in Dining Rm	\$	1,147	
North	small single crank Bath	\$	204	
	Dble crank in Master Bath	\$	445	
	Single crank in Master BR	\$	307	
Top	two Skylights	\$	2,056	
		\$	13,666	

6) Mechanicals

Elect & Permit

Skilled Labor to Wire Structure to code incl plugs & switches & items immediately below
New 200 Amp Riser & Meter Box in same outside location
(with double grounding bars, embedded 6 ft apart)
New 200 Amp GE breaker box in same location (Pantry)
Permit

Total \$ 6,105

Plumbing & Permit

Skilled Labor to Plumb the following to code with copper piping
1 Half bath on first floor
1 Kitchen / 1 sink on first floor (No wet bar)
2 full baths upstairs
1 laundry room upstairs
2 outside faucets w/ vacuum breakers
Permit

Total \$ 5,890

HVAC & Permit

Skilled Labor to Instal the following HVAC equipment to code
Furnace Goodman 140,000 BTU, 80% Eff, Attic Install
Air Con Goodman 4 ton (for 2400 sqft)
Hot Water Hot Pointe 40 Gallon
Ductwork Standard Metal, minimal Flex
Permit

Total \$ 11,400

Total HVAC \$ 23,395

7) Interior General

Insulation walls	\$	1,200	R19 Roll at 16" Centers at \$10.50/roll at 32 sqft	\$	0.33	sqft	
Insulation attic	\$	672	R30 Roll at 16" centers at \$16.80/roll to cover 32 sqft	\$	0.53	sqft	1200sqft
Insulation Labor	\$	720	2 men, 2 days				
Drywall, Tape, Screws, Corner Bead & Mud	\$	2,520	320 sheets of drywall, mud, tape	\$7/sheet			
Drywall Labor (through Finish)	\$	3,240	3 men, 6 days				
Wood Laminate Finish Flooring Through-out	\$	3,850	includes Kitchen floor	will use Floorz4Less at 10 mile & Gratiot, Rosevill at \$1.89 sqft			
1/4" white Round trim at baseboards	\$	425					
wood Laminate Floor Labor	\$	1,800	2 men, 5 days				
Matching staircase, Handrails, white spindles	\$	925	Tread (step) and riser = \$45/se X 14 steps, unstained ... w/ 2 landings				
Labor for Stairs	\$	360	1 man, 2 days				
Backerboard subfloor for tile	\$	80	for foyer, rear patio door	\$9.85/sheet			
slate tile in entrance way at front & Rear	\$	576	\$9/sqft for mat'ls only at Tile Shop in Novi ... for 64 sq ft				
Labor for Slate	\$	180	1 man, 1 day				
French Closet Doors - 5 doorsets	\$	1,081	5 drs, home depot, interior hollow core, most \$204/dbl for 6ft				
Interior Six Panel doors - 13 total	\$	728	\$56 average per door				
Door Handles	\$	219	23 door knobs @ \$9/ave brushed nickel				
Labor for doors	\$	270	1 man, 1.5 days				
High Base Molding Throughout	\$	820					
Case Molding Throughout	\$	480					
Crown Molding Throughout	\$	430					
Synthetic Marble Window sills	\$	247	13 sills x average of \$19 pc				
Trim Labor	\$	1,080	2 men 3 days				
Spray Paint: Prime & White Semi Gloss	\$	380	all spray				
Roll/Brush Color	\$	820					
Paint Labor	\$	2,160	2 men, 6 days = 12 man days .. Or one man day for 200 sq ft				
2 sided Fireplace Trim & hearth brick & Structure	\$	475					
2-way Fireplace & Venting mat'l	\$	1,800					
White Melamine Shelving in pantry	\$	185	12" x 8' board = \$15 4 at a wall				
Smokes & Carbon Monoxide Detectors	\$	220	6 smokes at \$25/pc and 2 CMD's at \$35/pc				
Overhead Lighting	\$	1,200	fans in 3 kid's BR's, recessed in MBR, FR, LR, Kit	\$100/fan .. Not remote controlled			
Electric Switch & Plug Plates	\$	35	purchased in propaks at Home Depot				
Vent covers Throughout	\$	190	\$11/pc at Home Depot				
Misc Labor for 7 items above	\$	1,620	one man for 9 days				
Total =		\$	30,989				

8) Kitchen

Labor to install all of below		\$	1,980	11 man/days (Includes Labor to assemble, install, hook-up all of above)
Kitchen Cabinets		\$	4,338.00	See Detail in 8.1) Kitchen Cabinet Layout
Faucets, toilet, Disposal (water fixtures)			\$451.98	(see 9.1) immediately after Three Baths & Laundry ... for details on water fixtures
Granite	60 sq ft	\$	2,421.46	\$41 sqft see 8.2) Kitchen Granite Calc ... for details
Drain Kit		\$	33.00	(HD)
Stove top Hood		\$	425.00	Ikea
handles		\$	79.88	two Home Depot ProPaks. Brushed nickle
ceramic tile backsplash		\$	420.00	Home Depot 3"X6" wall tile with listellos at \$10/sqft
		\$	10,149	

8.1) Kitchen Cabinet Layout (for Reference)

Cabinets

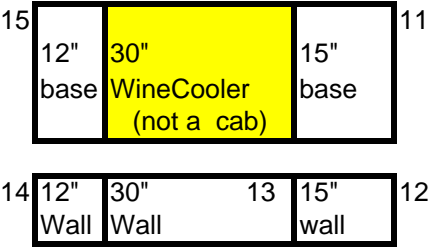
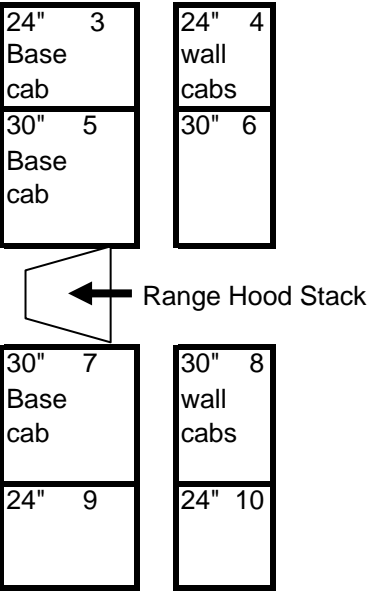
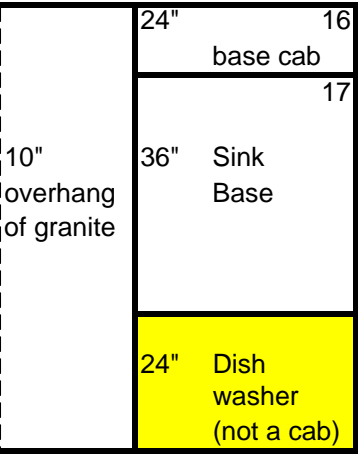
8 Base Cabinets = 3,5,7,9,11,15,16,17	\$	2,385
9 Wall Cabinets = 1,2,4,6,8,10,12,13,14	\$	1,558
Kick plates, End Panels, Mldgs	\$	395
	\$	4,338

17 total Cabinets

Supplier:
KSI Warehouse
Brighton, MI

Style:
Lexington Cherry
"Flat Box" Design
Assembly Required on Site by Installer

Solid Wood, Dovetail Drawers, Excellent Quality



Note: Homeowner wants no bridge cabinet over fridge

8.2) Kitchen Granite Calculations (for Reference)

Logic: a) 1 ft of cabinet counter length is 25 1/2 inches deep ... or 2 ft and 1 1/2 inches ... or 2.125 ft

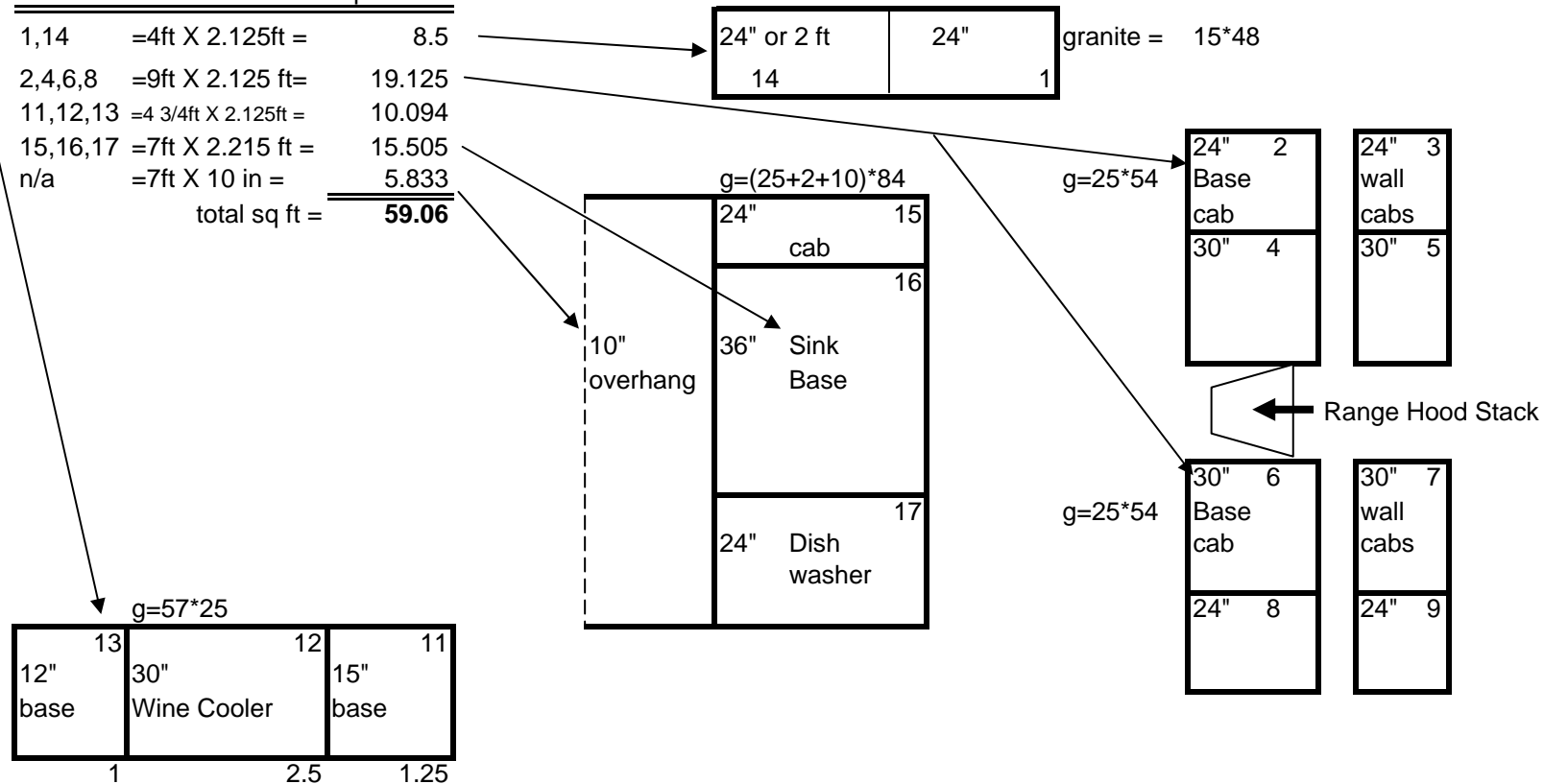
b) Adding up Cabinet section by cabinet section we have **59.06** sq ft of Granite.

b) Our vendor, Fantastic Granite of Royal Oak, MI, charges \$41 sqft to install a light beige, uniform granite

c) $59.06 * \$41 =$ \$ **2,421.46**

Fantastic Granite absorbs "cut wastage"

	Location #s	calc	sqft
Entert. Wall	1,14	=4ft X 2.125ft =	8.5
Main Oven Wall	2,4,6,8	=9ft X 2.125 ft=	19.125
Wine Cooler Wall	11,12,13	=4 3/4ft X 2.125ft =	10.094
Island Cab	15,16,17	=7ft X 2.215 ft =	15.505
Island Overhang	n/a	=7ft X 10 in =	5.833
		total sq ft =	59.06



9) The Three Baths and Laundry Room

(Note: This page is actually 2 pages when printed)

Foyer Bath	Labor (one man 2 days)	\$	360.00	
Mat'l	Pedestal Sink, Faucet, Toilet (water Fixtures)	\$	281.98	(see 9.1) next page for details)
	Towel & Toilet Paper kit	\$	52.00	(HD) brushed nickle
	Final Plumbing hookup Parts	\$	47.00	3 valves, 3 supply lines, 2 drain kits
	Mirror	\$	39.98	Kirkland Farms, Troy on John R., beige & green frame
	Over pedestal Lighting	\$	60.00	(HD)
	vent fan to outside with vent kit	\$	55.00	(HD)
	Ceramic Flooring (no wall tile)	\$	50.40	\$2.90/sq ft X 24
				(HD) Walton beige tile, backerboard, adhesive, grout, sealer ... mat'ls only
Total =		\$	946.36	

Master Bath	Labor (7 man-days)	\$	1,260.00	
Mat'l	Faucets, toilet, Tub (water fixtures)	\$	1,334.96	(see 9.1) next page for details)
	2 ft 4 ft wood vanities with porcelain sinks & counters	\$	894.00	(See 9.2) For Reference)
	Towel & Toilet Paper Fixtures	\$	52.00	(HD) brushed nickle
	Final Plumbing hookup Parts	\$	73.00	5 valves, 5 supply lines, 2 drain kits
	Special Drain Kit for oversize tub	\$	80.00	
	2 picture frame Mirrors	\$	90.00	(not Medicine Cabinets ... (Vendor is Kirkland Farms, on John R, in Adison Hts)
	2 Over counter Light fixtures	\$	102.00	
	vent fan to outside with vent kit	\$	55.00	
	Ceramic Flooring (not shower floor)	\$	406.00	\$2.90/sq ft X 140 (HD) Walton beige tile, backerboard, adhesive, grout, sealer ... mat'ls only
	Ceramic Shower 2 1/2 Walls w/ seat	\$	237.80	\$2.90/sq ft X 82 (HD) Walton beige tile, backerboard, adhesive, grout, sealer ... mat'ls only
	Custom shower pan w/membrane & conc.	\$	245.00	(HD)
	Ceramic tile tub Surround	\$	284.20	\$2.90/sq ft X 98 (HD) Walton beige tile, backerboard, adhesive, grout, sealer ... mat'ls only
	Shower Rod & curtain	\$	52.00	(HD)
Total =		\$	5,165.96	

Up Hall Bath Mat'l	Labor (one man, 6 days)	\$	1,080		
	Faucets, toilet, Tub (water fixtures)	\$	624.98	(see 9.1) next page for details)	
	4 ft vanity with Sink & Granite Countertop	\$	447	(See 9.2) For Reference)	
	Towel & Toilet Paper Fixtures	\$	53		40
	Final Plumbing hookup Parts	\$	55	toilet seal, 3 valves, 3 supply lines, 1 drain kit	
	Mirror or Medicine Cabinet	\$	55		
	1 Over counter Light fixtures	\$	45		mat = \$ 1,309
	vent fan to outside with vent kit	\$	48		
	Ceramic Flooring (45 sqft)	\$	131	\$2.90/sq ft X 24	(HD) Walton beige tile, backerboard, adhesive, grout, sealer ... mat'ls only
	Normal 4 ft shower pan	\$	155		
	Normal 4 ft shower tile enclosure, no seat	\$	320		
Total =		\$	3,013		

Laundry Room					
Mat'l	Labor (one man, two days)	\$	360		
	Faucets, toilet, Tub (water fixtures)	\$	116.96	(see 9.1) next page for details)	
	Pans for Washer, Dryer	\$	289	(HD)	
	Tile Floor (60 sq ft)	\$	174	\$2.90/sq ft X 60	(HD) Walton beige tile, backerboard, adhesive, grout, sealer ... mat'ls only
		\$	940		

Grand Total for all 4 Rooms = \$ 10,066

9.1) Water Fixtures Detail (for Reference)

	<u>Brand</u>	<u>Vendor</u>	<u>Size/Description</u>	<u>Cost</u>
Foyer 1/2 Bath		Wholesale Plumber's Supply		
Pedestal Sink	Pegasus	@ 8 Mile & Telegraph	Stdd White Porc.	\$ 124.00
Faucet	Glacier Bay, 2 hndl	or any Home Depot	Brushed Nickle	\$ 59.98
Toilet	Glacier Bay		1.28 Gallon Flush, White	\$ 98.00
				<u>\$ 281.98</u>
Up. Master Bath		Wholesale Plumber's Supply		
Bath Tub	Whirlpool	@ 8 Mile & Telegraph	6 ft X 36"	\$ 859.00
Tub Faucet	Glacier Bay, 2 hndl	or any Home Depot	Brushed Nickle	\$ 139.00
Shwr Faucet	American Sttd	"	Brushed Nickle, Marquette Style	\$ 119.00
Sink			(See next page Sch B:2) Vanities)	\$ -
Sink Faucets (2)	Glacier Bay, 2 hndl	"	Brushed Nickle	\$ 119.96
Toilet	Glacier Bay	"	1.28 Gallon Flush, White	\$ 98.00
				<u>\$ 1,334.96</u>
Up. Hall Bath		Wholesale Plumber's Supply		
Bath Tub	Whirlpool	@ 8 Mile & Telegraph	Stdd White Porc.	\$ 209.00
Tub Faucet	Glacier Bay, 2 hndl	or any Home Depot	Brushed Nickle	\$ 139.00
Shwr Faucet	American Sttd	"	Brushed Nickle, Marquette Style	\$ 119.00
Sink			(See next page Sch B: 2) Vanities)	\$ -
Sink Faucet	Glacier Bay, 2 hndl	"	Brushed Nickle	\$ 59.98
Toilet	Glacier Bay	"	1.28 Gallon Flush, White	\$ 98.00
				<u>\$ 624.98</u>
Laundry Room		Wholesale Plumber's Supply		
Deep Plastic Sink		@ 8 Mile & Telegraph	White Plastic	\$ 56.98
Faucet	Glacier Bay, 2 hndl	or any Home Depot	Brushed Nickle	\$ 59.98
				<u>\$ 116.96</u>
Kitchen				
Sink		Fantastic Granite, Stainless Steel	Van Dyke, N. of 8 Mile, Hazel Park	\$200
Faucet	Delta	Wholesale Plumber's Supply	gooseneck, brushed nickle	\$ 142.98
Garbage Disp		@ 8 Mile & Telegraph	1/2 hp	\$ 109.00
		or any Home Depot		<u>\$452</u>

9.2) Vanity Detail (for Reference)

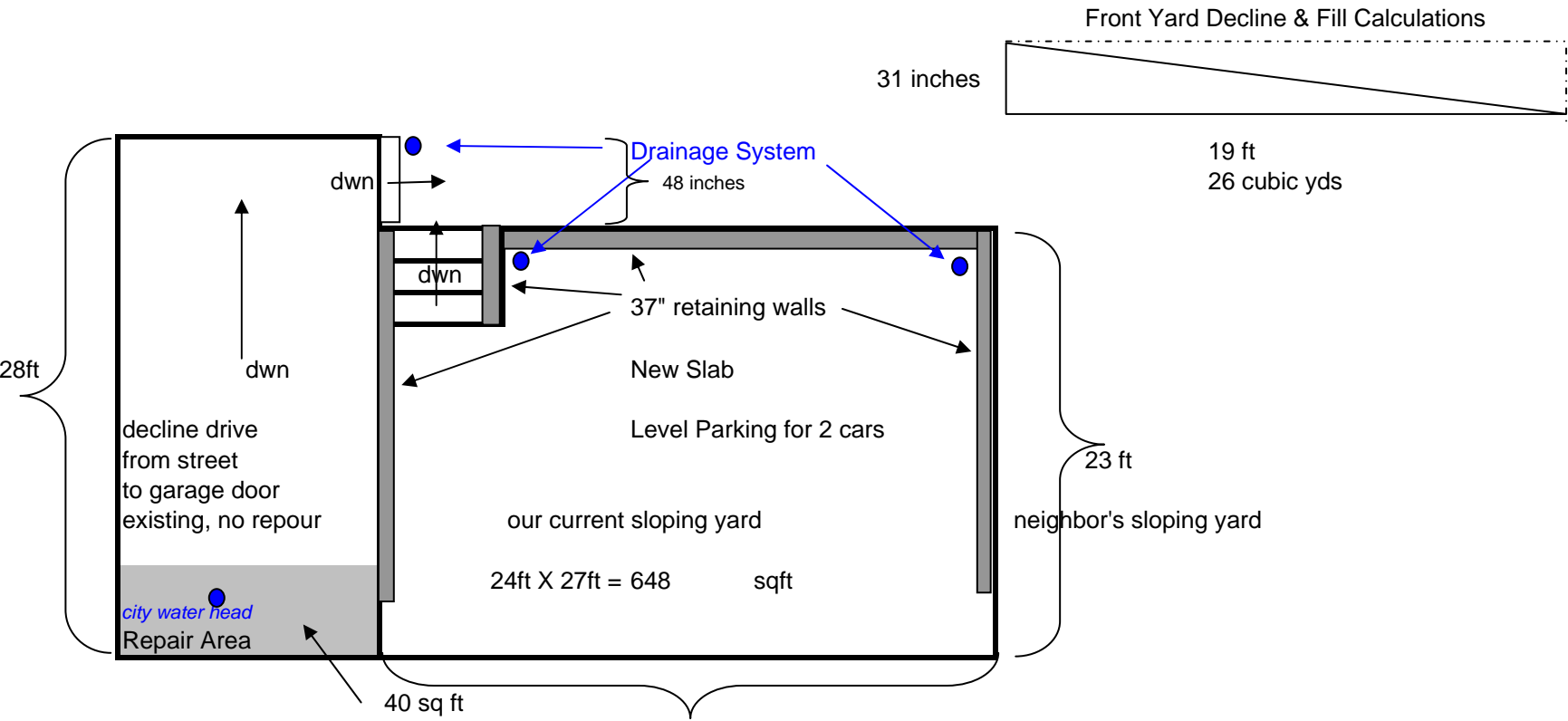
Supplier:
KSI Warehouse
Brighton, MI

Master Bedroom Bathroom		
48" Wood Vanities, cherry wood	\$	234 unit
Fully Assembled		
48" Granite (7/8" thick)	\$	159 unit
Counter is installed to cabinet by installer (FSC)		
undermount porcelain Sink	\$	54 unit
Sink is attached to countertop prior to installation, done by installer (FSC)		
	<u>\$</u>	<u>447 unit</u>
Two vanities will be installed 9" apart		
		X 2
	<u>\$</u>	<u>894</u>
Kids Hallway Upstairs Bathroom		
48" Wood Vanity, cherry wood	\$	234 unit
Fully Assembled		
48" Granite (7/8" thick)	\$	159 unit
Counter is installed to cabinet by installer (FSC)		
undermount porcelain Sink	\$	54 unit
Sink is attached to countertop prior to installation, done by installer (FSC)		
	<u>\$</u>	<u>447 unit</u>

10) Front Parking Area & Rear Landscaping

Sub-Contractor = TNA Construction

Fill Dirt	\$	572	26 yards at \$22/yard
Drainage	\$	155	Pipe and Drain Mat'ls
Concrete Delivery at \$92/yard	\$	828	\$92/cubic yard for 9 yards
steps & Ret Walls	\$	1,150	mat'ls only for 65 lft of retaining wall & steps
Labor	\$	2,980	to do all of above 4 items
Minimal Rear Landscaping	\$	200	Will plant grass seed in rear as soon as exterior frame-in is complete
Total =	\$	5,885	



27 ft^y

7.1) Room by Room Sizes (for Reference)

Room	Length	Width	Floor Area	Ceiling Area	Wall Area	Baseboard	Crown	Drywall
garage	23	14.5	333.5	333.5	600	0	0	933.5
Foyer & Clset	7	6	42	42	208	26	23	250
Living Room	17	12	204	204	464	58	58	668
Stairwell	7	5	35	35	480	17	17	515
Foyer Bath	5	5	25	25	160	20	20	185
aisle	7	4	28	28	176	22	22	204
Pantry	7	6	42	42	208	26	0	250
Kit/Dining	22	10	220	220	512	64	64	732
Family Rm	20	13	260	260	528	66	66	788
BR 1 & clst	14	12	168	168	416	52	52	584
BR 2 & clst	14	12	168	168	416	52	52	584
BR 3 & clst	14	10	140	140	384	48	48	524
Laundry	10	6	60	60	256	32	32	316
Hallway	32	3.5	112	112	568	71	71	680
Skylight Shaft	4	4	16	16	128	0	0	144
WIC	13	6	78	78	304	38	38	382
Hall Bath	6	13	78	78	304	38	38	382
Master Bath	10	14	140	140	384	48	48	524
Master BR	20	15	300	300	560	70	70	860
			2449.5	2449.5	7056	748	748	9505.5
						/16	/16	/32
						46.75	46.75	297.0469
						16 ft sticks	16 ft sticks	4x8 sheets



PROPERTY INSPECTION ENGINEERS

Background – Christopher J Daggy

Education:

- B.S. in Civil Engineering from Lawrence Technological University.
- Double Major: B.S. in Architecture (Several classes required to complete).
- Extensive continuing education classes in real estate, appraising and inspecting.

Work Experience:

- Completed over \$200 million in construction projects:
 - Projects include residential, commercial, industrial, and institutional.
 - Positions held: Site Supervisor, Project Manager, Architect, and Engineer.
- Residential Appraiser and Inspector since 1989:
 - Inspected and appraised over 20,000 structures.
- FHA 203k Consultant:
 - Perform cost estimates for residential rehabilitation loans.
- Expert witness for construction and appraisal conflicts.

Professional Organizations (past and present):

- American Society of Civil Engineers
- American Concrete Institute
- American Society of Home Inspectors
- National Association of Home Inspectors
- Federation of Real Estate Appraisers



PO Box 2395
Birmingham, MI 48012

PHONE (888) 200-HOME
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E-MAIL CDaggy@PropertyInspectionEngineers.biz

SERVICES

- PRE PURCHASE INSPECTIONS
- PRE-LISTING INSPECTIONS
- PARTIAL INSPECTIONS (ROOF, FOUNDATION, ETC.)
- RESIDENTIAL APPRAISALS
- CONSTRUCTION WORK ESTIMATES
- FHA 203 K CONSULTANT
- MOLD EVALUATION
- ASBESTOS EVALUATION
- RADON EVALUATION
- FHA INSPECTIONS
- WELL INSPECTIONS
- DRAINFIELD INSPECTIONS
- WOOD DESTROYING INSECT INSPECTIONS
- COMMERCIAL INSPECTIONS
- MANUFACTURED HOUSING INSPECTIONS
- NEW CONSTRUCTION INSPECTIONS
- HISTORIC HOUSE SPECIALISTS

ENGINEERING MAKES THE DIFFERENCE

ENGINEERING GRADUATE FROM
LAWRENCE TECHNOLOGICAL
UNIVERSITY



ENGINEERING MAKES THE DIFFERENCE



Property Inspection Engineers
P.O. Box 2395
Birmingham, MI 48012-2395

PROPERTY INSPECTION ENGINEERS



INSPECTIONS

APPRAISALS

INFRARED ANALYSIS

203K CONSULTING

ENGINEERING
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(888) 200-HOME

WEB PAGE

www.PropertyInspectionEngineers.biz

EMAIL

Info@PropertyInspectionEngineers.biz

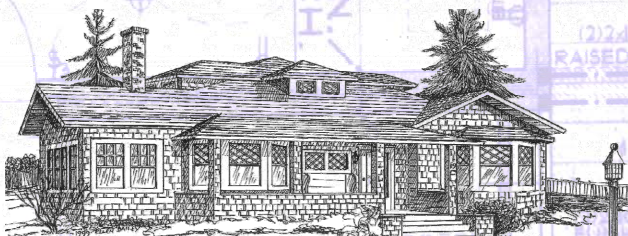
REPORTING SYSTEM

- ◆ LATEST IN INSPECTION REPORTING
- ◆ PICTURES AND DIAGRAMS INCLUDED
- ◆ 60-100 PAGES FOR THE BASE REPORT, OVER 1,000 PAGES WITH LINKS AND REFERENCE MATERIAL
- ◆ Easy to read
- ◆ Not a checklist
- ◆ Delivered online
- ◆ See a sample on our web page

WHY UTILIZE *PROPERTY INSPECTION ENGINEERS*?

- ◆ EDUCATION IN A BUILDING RELATED FIELD
 - ⇒ *B.S. IN CIVIL ENGINEERING*
- ◆ DIRECT CONSTRUCTION EXPERIENCE
 - ⇒ *OVER \$200 MILLION IN PROJECTS*
- ◆ EXTENSIVE INSPECTION EXPERIENCE
 - ⇒ *COMPLETED OVER 17,000 INSPECTIONS*
- ◆ LATEST IN INSPECTION TECHNOLOGY
 - ⇒ *INSPECTOR UTILIZES ADVANCED EQUIPMENT INCLUDING INFRARED IMAGING SYSTEMS*
- ◆ PROFESSIONAL ORGANIZATIONS
 - ⇒ *SEE OUR EXTENSIVE LIST OF ORGANIZATIONS*

BOTTOM LINE, YOU ARE PAYING FOR THE EXPERIENCE LEVEL OF THE INSPECTOR.



OUR TEAM

- ◆ Civil Engineer
- ◆ FHA 203K Consultant
- ◆ State Licensed Appraiser
- ◆ State Licensed Builder
- ◆ Mold Certified
- ◆ Radon Certified
- ◆ Performed over 17,000 Inspections
- ◆ Performed over \$200 million in construction projects in the following capacities:
Engineer, Architect, Project Manager, Site Supervisor.
- ◆ Over 20 years of direct inspection experience.

PROFESSIONAL ORGANIZATIONS

- ◆ AMERICAN SOCIETY OF HOME INSPECTORS (ASHI)
- ◆ AMERICAN SOCIETY OF CIVIL ENGINEERS (ASCE)
- ◆ FOUNDATION OF REAL ESTATE APPRAISERS (FREA)
- ◆ MICHIGAN ASSOCIATION OF REALTORS (MAR)
- ◆ NATIONAL ASSOCIATION OF REALTORS (NAR)
- ◆ MOLD INSTITUTE USA

INFRARED INSPECTIONS

- ◆ MOISTURE DETECTION
- ◆ ELECTRICAL HOT SPOTS
- ◆ ENERGY LOSS



CHRISTOPHER J. DAGGY

CELL: (248) 867-4132

Email: CDaggy@PropertyInspectionEngineers.biz

MONEY BACK GUARANTEE*

**IF THE CLIENT IS DISSATISFIED WITH THE THOROUGHNESS OF THE INSPECTION OR THE COMPETENCY OF THE INSPECTOR, THEN THE INSPECTION IS FREE (MUST BE AT TIME OF INSPECTION).*

PLEASE VISIT OUR WEBPAGE...

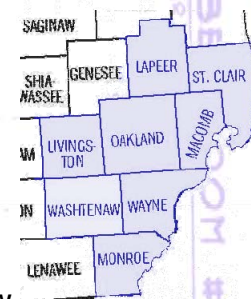
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Link to our web page



COUNTIES WE COVER

- Oakland
- Wayne
- Macomb
- St. Clair
- Livingston
- Genesee
- Lapeer
- Monroe
- Washtenaw



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Fax:

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PROPERTY INSPECTION ENGINEERS

Why utilize *Christopher Daggy* and the team at *Property Inspection Engineers* for your inspection needs?

- **Education:** Building related degree. Graduate of Lawrence of Lawrence Technological University with a **B.S. in Civil Engineering**. Also studied Architecture with only a few classes remaining to obtain a B.S. in Architecture. Current cost of education: \$140,000.
 - **Building Experience:** Extensive building experience with over **\$200 million in construction projects**. Projects include commercial, industrial, institutional, and residential. Positions held include engineer, architect, project manager and site supervisor.
 - **Extensive Inspection Experience:** Over **23 years** of experience with over **17,000** completed inspections.
 - **Residential Appraiser:** Completed thousands of appraisals.
 - **FHA Consultant:** 203K Consultant. Performs compliance inspections and detailed cost estimates for renovation loans.
 - **Expert Witness:** Consultant for legal and insurance issues.
 - **Past and Current Affiliations:** American Society of Home Inspectors, American Society of Civil Engineers, American Concrete Institute, Michigan Association of Realtors, National Association of Realtors, Mold Institute USA, Foundation of Real Estate Appraisers.
 - **Latest in Inspection Reporting:** Carson and Dunlop Report system. Report includes photos, diagrams and links. Base report is 60-100 pages with over 1,000 pages of reference material. Delivered online. Same day service upon request. Check it out on our web site.
 - **Infrared Inspections:** Infrared imaging **utilized on every inspection**. Assists in locating moisture issues and electrical hot spots.
 - **Money Back Guarantee:** If the client is dissatisfied with the thoroughness of the inspection or the competency of the inspector, then the inspection is free.
 - **Mold Certified:** Mold evaluation.
 - **Radon Certified:** Radon evaluation.
- Please visit our web site: www.PropertyInspectionEngineers.biz



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Property **I**nspection **E**ngineers



Appraisals and Inspections

Christopher J. Daggy

Civil Engineer / State Licensed Appraiser / 203K Consultant

"ENGINEERING MAKES THE DIFFERENCE"

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