



Preliminary 203k Report

6806 [REDACTED]

Inspection Date: 06/18/2025**Consultant:** John Cote**Applicant:**Seth [REDACTED] & Shannon [REDACTED]
[REDACTED]**Property Address:**6806 [REDACTED]
Rowlett, Texas, 75088**Lender:**

Mutual Mortgage

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

Construction Categories, Items & Costs (Construction Cost Estimate)

1. Masonry		Material:	Labor:	Tax:	Total:	
		\$4000.00	\$8780.00	\$0.00	\$12780.00	
Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Foundation Repair	M	LS	1	LS	1	Contractor
.. Location: All Areas						
.. Repair Notes: Repairing foundation issues includes stabilizing the footings and mitigating elevation inconsistencies.						

Category Details

Install steel/concrete Hybrid design piers in locations as indicated on the attached Engineering report, install epoxy crack filler as needed.

2. Siding		Material:	Labor:	Tax:	Total:	
		\$1500.00	\$2000.00	\$0.00	\$3500.00	
Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Replace Siding	M	LS	1	LS	1	Contractor
.. Location: All Areas						
.. Repair Notes: Replace siding, caulk, seal						

Category Details

Remove existing and replace house wrap and install and caulk LP SmartSide lap siding per manufacturer's installation instructions.

3. Gutters/Downspouts		Material:	Labor:	Tax:	Total:	
		\$400.00	\$700.00	\$0.00	\$1100.00	
Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Install new gutters and downspouts	M	LS	1	LS	1	Contractor
.. Location: Exterior						
.. Repair Notes: Add 50 lineal feet of 4" gutter and 3 eight foot sections of down spouts.						

Category Details

Add gutters to the front of the house (≈20') and left hand rear side of the house (≈30' of gutter) add 3 downspouts. Use 4"aluminum gutter, color to match existing.

4. Roof		Material:	Labor:	Tax:	Total:		
		\$4200.00	\$5800.00	\$0.00	\$10000.00		
Repair Item		Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1	Reroofing	M	EA	1	EA	1	Contractor
.. Location: Roof							
.. Repair Notes: Tear off & replace, deck repairs							

Category Details

Complete tear-off and replacement of existing aged composition roof with new shingles, flashing, and sealing. Use Owens Corning Oakridge shingles or equivalent installed per the manufacturer's installation instructions. Install waterproof underlayment and galvanized steel flashing as required. Repair up to 128 square feet of decking as needed.

5. Shutters		Material:	Labor:	Tax:	Total:
		\$0.00	\$0.00	\$0.00	\$0.00

6. Exteriors		Material:	Labor:	Tax:	Total:	
		\$150.00	\$400.00	\$0.00	\$550.00	
Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Power Wash	D	LS	1	LS	1	Contractor
.. Location: Exterior						
.. Repair Notes: Pressure wash garage, driveway and sidewalk.						

Category Details

7. Walks		Material:	Labor:	Tax:	Total:
		\$0.00	\$0.00	\$0.00	\$0.00

8. Driveways

Material:	Labor:	Tax:	Total:
\$2500.00	\$1600.00	\$0.00	\$4100.00

Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Install new concrete driveway (min 4") and apron with wire mesh. .. Location: Driveway .. Repair Notes: Remove curb and widen driveway by 4 feet.	D	EA	1	EA	1	Contractor

Category Details

Remove curb on right hand side of driveway, Pour minimum 4" concrete slab with #3 rebar on 16" centers both ways.

9. Painting (Ext.)

Material:	Labor:	Tax:	Total:
\$1500.00	\$3000.00	\$0.00	\$4500.00

Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Paint a minimum of 2 coats of good quality paint. .. Location: All Areas .. Repair Notes: Caulk and paint exterior trim, soffits, and siding	M	EA	1	EA	1	Contractor

Category Details

2 coats of Sherwin-Williams Duration® Exterior Acrylic Latex or equivalent over pre primmed siding. Color and sheen to be determined by homeowner.

10. Caulking

Material:	Labor:	Tax:	Total:
\$175.00	\$250.00	\$0.00	\$425.00

Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Caulk all windows and door frames. .. Location: All Areas .. Repair Notes: Caulk all seams and joints.	M	LS	1	LS	1	Contractor

Category Details**11. Fencing**

Material:	Labor:	Tax:	Total:
\$3000.00	\$1500.00	\$0.00	\$4500.00

Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Install new fencing. .. Location: Exterior .. Repair Notes: Remove existing and install new fence.	D	LS	1	LS	1	Contractor

Category Details

12. Grading/Landscaping				Material:	Labor:	Tax:	Total:
				\$550.00	\$1550.00	\$0.00	\$2100.00
Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer	
1 Trim tree limbs away from structure/roof .. Location: Exterior Rear .. Repair Notes: Trim tree in rear to eliminate overhang of roof and to raise the canopy to 10' above grade.	M	LS	1	LS	1	Contractor	
2 Re-grade area at foundation .. Location: Exterior Side .. Repair Notes: Remove shrubs in rear yard, Install French drain, connect downspouts to drain, grade area	M	LS	1	LS	1	Contractor	

Category Details

Remove shrubs along rear retaining wall, install French drain along left hand side of the property line insuring the flow of water will be to the rear of the yard. Connect all gutter downspouts the drain and grade the area away from the foundation and to the rear of the structure.

13. Windows				Material:	Labor:	Tax:	Total:
				\$2640.00	\$1500.00	\$0.00	\$4140.00
Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer	
1 Install new vinyl frame insulated windows per plans .. Location: 1st Floor .. Repair Notes: Replace existing windows	D	LS	1	LS	1	Contractor	

Category Details

Install and flash Westlake 220 series vinyl frame insulated windows w/screens, Low-E 366 glass, argon fill, or equivalent per manufacture's installation instructions.

14. Weatherstrip				Material:	Labor:	Tax:	Total:
				\$0.00	\$0.00	\$0.00	\$0.00

15. Doors (Ext.)				Material:	Labor:	Tax:	Total:
				\$700.00	\$300.00	\$0.00	\$1000.00
Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer	
1 Install new door/s .. Location: Front Entrance .. Repair Notes: Replace front door and remove storm door and frame.	D	LS	1	LS	1	Contractor	

Category Details

Model # Slimlite-80X36 36 in. x 80 in. Reversible Frosted Glass Modern Exterior Unfinished Mahogany Front Door Slab, Hang the door, apply wood surface finish to the door and install hardware provided by the homeowner.

16. Doors (Int.)		Material:		Labor:		Tax:	Total:
		\$300.00		\$500.00		\$0.00	\$800.00
Repair Item		Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1	Remove and replace old with new doors	D	LS	1	LS	1	Contractor
.. Location: Bath 1							
.. Repair Notes: Replace existing pocket door between the primary bedroom and bathroom.							

Category Details

Replace existing pocket door with solid core panel, adjust door and trim to provide smooth and complete operation.

17. Partition Wall				Material:	Labor:	Tax:	Total:
				\$750.00	\$1000.00	\$0.00	\$1750.00
Repair Item		Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1	Partition Walls: Remove as per plans	D	LS	1	LS	1	Contractor
.. Location: 1st Floor							
.. Repair Notes: Modify framing as noted below.							

Category Details

Remove cased opening, pantry and water heater closet walls in the laundry room. Build out 30" of soffit to the left of the range in the kitchen and install salvaged hall bathroom toilet cabinet. Cutdown existing bar wall to support installation of a counter height bar area. Remove shelf above the dinning knock. Remove the wall between the kitchen and the hall. Remove the entryway closet.

18. Plaster/Drywall		Material:	Labor:	Tax:	Total:	
		\$500.00	\$500.00	\$0.00	\$1000.00	
Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Remove acoustical ceiling texture	D	LS	1	LS	1	Contractor
.. Location: All Areas						
.. Repair Notes: Remove popcorn throughout, repair all damaged ceiling areas including patching drywall, sanding, and preparing for painting.1						

Category Details

19. Decorating			Material:	Labor:	Tax:	Total:
			\$500.00	\$1000.00	\$0.00	\$1500.00
Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Paint interior walls and ceilings .. Location: All Areas	D	LS	1	LS	1	Contractor

.. *Repair Notes:* Paint interior ceiling and walls. Paint the trim and interior doors.

Category Details

Apply 2 coats of builder grade interior paint, recommend Sherwin-Williams Super Paint or equivalent. Use Living Room (exclude dining nook): SW9128Green Onyx, Master Bedroom: SW9128Green Onyx, All other walls: SW9506 Warm Winter (SATIN SHEEN on all), Ceiling: SW9542Natural White. Paint the baseboards and trim using SW9542 Natural White in semi-gloss.

20. Wood Trim				Material:	Labor:	Tax:	Total:
				\$300.00	\$500.00	\$0.00	\$800.00

Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Replace baseboards .. Location: All Areas .. <i>Repair Notes:</i> Remove existing shoe molding and baseboards , install new complimentary 3-1/4 to 4" primed base boards	D	LS	1	LS	1	Contractor

Category Details

21. Stairs				Material:	Labor:	Tax:	Total:
				\$800.00	\$400.00	\$0.00	\$1200.00

Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Install new stairs. .. Location: Garage 1 .. <i>Repair Notes:</i> Replace attic access stairs with fire rated unit	M	LS	1	LS	1	Contractor

Category Details

Use Fakro LWF Fire-Rated Insulated Wood Attic Ladder 7 ft. 5 in. - 8 ft. 11 in., 25 in. x 47 in. with 350 lbs. Load Capacity or equivalent installed per manufacturer's installation instructions.

22. Closets				Material:	Labor:	Tax:	Total:
				\$0.00	\$0.00	\$0.00	\$0.00

23. Wood Floors				Material:	Labor:	Tax:	Total:
				\$0.00	\$0.00	\$0.00	\$0.00

24. Finished Floors				Material:	Labor:	Tax:	Total:
				\$3720.00	\$0.00	\$0.00	\$3720.00

Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Install Luxury Vinyl Plank flooring .. Location: All Areas .. <i>Repair Notes:</i> Installation of new vinyl flooring throughout all living areas, bedrooms, bathrooms, and kitchen.	D	LS	1	LS	0	Contractor

Category Details

SUPERCore Xtreme Chattanooga Hickory from weshipfloors.com and 6 mil underlayment installed per manufacturer's installation instructions.

25. Ceramic Tile			Material:	Labor:	Tax:	Total:
			\$150.00	\$350.00	\$0.00	\$500.00
Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Tile shower floor .. Location: Bath 1 .. Repair Notes: Tile shower pan. Pricing based on \$10.00/sq ft mosaic tile.	D	LS	1	LS	1	Contractor

Category Details

26. Bath Accessories		Material:	Labor:	Tax:	Total:	
		\$50.00	\$250.00	\$0.00	\$300.00	
Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Install bathroom accessories	D	LS	1	LS	1	Contractor
.. Location: All Bathrooms						
.. Repair Notes: Install owner provided bathroom accessories.						

Category Details

27. Plumbing		Material:	Labor:	Tax:	Total:	
		\$2910.00	\$3925.00	\$0.00	\$6835.00	
Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Plumbing Test .. Location: All Areas .. Repair Notes: Conduct plumbing leak test on water supply and sewer drain lines.	M	LS	1	LS	1	Contractor
2 Install new water heater .. Location: 1st Floor .. Repair Notes: Remove existing water heater and install new water heater relocated to the garage.	D	LS	1	LS	1	Contractor
3 Install new toilet .. Location: All Bathrooms .. Repair Notes: Replace existing toilets with new combination toilet & bidet.	D	LS	1	LS	1	Contractor
4 Plumbing / fixtures .. Location: All Bathrooms .. Repair Notes: Plumb sinks and install vanity fixtures.	D	LS	3	LS	1	Contractor
5 Rough in and trim out .. Location: Bath 1 .. Repair Notes: Rough in and trim out primary bath walk in shower.	D	LS	1	LS	1	Contractor

6	Plumbing Test	M	LS	1	LS	1	Contractor
.. Location: All Areas							
.. Repair Notes: Pre-lift test, installation of double sided cleanup, location services associated with finding sewer leak(s).							

Category Details

Conduct leak test prior to and again within 30 days after completion of foundation repairs. Provide a written result of the tests on company letterhead.

Supply and install 18KW tankless water heater in garage, reroute associated plumbing hookups and coordinate with electrician for two new 240V supply runs. Route TPR valve discharge exterior to the garage. Ensure service valve kit is included in the installation. Toilets to be used are Harow ADA Chair Height Elongated Bidet Toilet Combo Dual Flush 0.8/1.28 GPF in White with Electric Bidet Seat, Warm Air Dryer.

Sink Faucets: (3) Delta Pierce Gold 4 in. Centerset Double-Handle Bathroom Faucet in Champagne Bronze Model # 25899LF-CZ
Primary shower Delta In2ition w/ Cleaning Spray Gold 6-Spray Dual Wall Mount Fixed and Handheld Shower Head 1.75 GPM in Champagne Bronze (Model:75655CZ)

28. Electrical				Material:	Labor:	Tax:	Total:
				\$3750.00	\$4950.00	\$0.00	\$8700.00

Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Install new 200 amp service and panel	M	LS	1	LS	1	Contractor
.. Location: All Areas						
.. Repair Notes: Upgrade and relocate existing electrical panel; installing AFCI and GFCI breakers; integrating whole house surge protector.						
2 Electrical: other	R	LS	1	LS	1	Contractor
.. Location: 1st Floor						
.. Repair Notes: Install two 40 amp 240V circuits to support tankless water heater. Install GFI protected receptacles behind toilets to support bidet.						
3 Smoke detector(s)	M	LS	1	LS	1	Contractor
.. Location: All Areas						
.. Repair Notes: Installing code-compliant smoke and carbon monoxide detectors in all required areas of the home.						
4 Install recess light fixtures	D	LS	1	LS	1	Contractor
.. Location: All Areas						
.. Repair Notes: Reconfigure lighting fixtures and fans as noted below.						
5 Replace wall receptacles	D	LS	1	LS	1	Contractor
.. Location: All Areas						
.. Repair Notes: Replace existing interior receptacles with tamper resistant plugs and replace existing switches with new.						

Category Details

Use Square D Homeline 200-amp panel, AFCI/GFCI breakers and, Eaton surge protector.

Use First Alert combo smoke/CO detectors, or equivalent, wired w/ battery backup.

Install LED strip light in primary closet. Remove florescent light fixture and install 6 recessed lights and 2 pendant lights over bar area. Install LED recessed light in place of removed ceiling fan in the primary bathroom. Install 52 in. Farmhouse Integrated LED Indoor White Ceiling Fan with Light Kit and Remote Control in the bedrooms, living and dining rooms. Remove directional ceiling light fixture in the living room. Remove outlet box for vanity light and reuse the circuit to install recessed light centered over sink. Remove ceiling fans in the kitchen and primary bathroom. Replace the ceiling fans in the primary bedroom, guest bedroom, living room and dinning area. Install an exterior wall sconce on each side of the garage door and one on the outside wall of the pantry area. Use Feit LED Coach Lantern Item 1720215 Model LAN14REC/BLK/RP - supplied by owner. Use Leviton Decora receptacles and switches. The living room, dining room and primary bedroom light switches should be DIMMER capable.

29. Heating				Material:	Labor:	Tax:	Total:
				\$7846.30	\$5000.00	\$0.00	\$12846.30

Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Install new forced warm air heater/air conditioning unit	M	LS	1	LS	1	Contractor
.. Location: All Areas						

.. **Repair Notes:** Furnish and install a new electric HVAC system with heat pump and emergency heating capabilities. Removing existing and install new ductwork, including connections and balancing for efficient airflow.

Category Details

RUNTRU HEAT PUMP-14.3 SEER2 by TRANE with new LGW R454B refrigerant. A5AC40 14.3 SEER2 Single stage compressor. A5AHC 14.3 SEER2 Air Handler. Electric Heat Kit, programmable thermostat, copper refrigerant lines, mounting pad. Route and insulate primary A Coil drain to hall sink trap, Route drip pan tray drain to garage soffit in front of house. Use R-8 rated flexible ducting.

30. Insulation			Material:	Labor:	Tax:	Total:
			\$1000.00	\$800.00	\$0.00	\$1800.00
Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Install blown in attic insulation	M	LS	1	LS	1	Contractor
.. Location: Attic						
.. Repair Notes: Replace attic insulation.						

Category Details

Remove existing attic insulation and install Blown-in-Fiberglass insulation to R-60 values. Recommend removal post attic work in order to remove all construction debris and to prevent post installation insulation compression.

31. Cabinetry		Material:	Labor:	Tax:	Total:	
		\$4350.00	\$1000.00	\$0.00	\$5350.00	
Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Base cabinets	D	LS	1	LS	1	Contractor
.. Location: Kitchen						
.. Repair Notes: Remove existing base cabinets in the kitchen. Install new pantries and base cabinets per plan.						
2 Vanities	D	LS	1	LS	1	Contractor
.. Location: Bedroom 1						
.. Repair Notes: Remove existing vanity, install new sink bases, drawer base and knee kick drawer for make-up area per plans.						
3 Vanities	D	LS	1	LS	1	Contractor
.. Location: Bath 2						
.. Repair Notes: Replace existing vanity with new 30' wide sink base cabinet per plans.						

Category Details

Cabinets will be Ready -To-Assembly pre-painted all plywood box with hardwood face frames, drawer fronts and doors. Drawers will be dovetail construction.

32. Appliances		Material:	Labor:	Tax:	Total:	
		\$100.00	\$500.00	\$0.00	\$600.00	
Repair Item	Repair Class	M.Unit	M.Qty	L.Unit	L.Qty	Repairer
1 Appliance package	D	LS	1	LS	1	Contractor
.. Location: Kitchen						
.. Repair Notes: Appliance Installation						

Category Details

Install new dish washer, waste disposal, over the range microwave, refrigerator, range, clothes washer and dryer. Appliances and hook up kits to be provided by homeowner, installation by contractor.

33. Basements

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

34. Cleanup

<i>Material:</i>	<i>Labor:</i>	<i>Tax:</i>	<i>Total:</i>
\$545.00	\$750.00	\$0.00	\$1295.00

<i>Repair Item</i>	<i>Repair Class</i>	<i>M.Unit</i>	<i>M.Qty</i>	<i>L.Unit</i>	<i>L.Qty</i>	<i>Repairer</i>
1 Demolish and remove debris	M	LS	1	LS	1	Contractor
.. Location: All Areas						
.. Repair Notes: Clean up, haul off, and properly dispose of all construction debris.						

Category Details

35. Miscellaneous

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

Project Construction and Fee Estimate

6806 [REDACTED]

Construction Categories		Total \$
Section 1	Masonry	12780.00
Section 2	Siding	3500.00
Section 3	Gutters/Downspouts	1100.00
Section 4	Roof	10000.00
Section 5	Shutters	0.00
Section 6	Exteriors	550.00
Section 7	Walks	0.00
Section 8	Driveways	4100.00
Section 9	Painting (Ext.)	4500.00
Section 10	Caulking	425.00
Section 11	Fencing	4500.00
Section 12	Grading/Landscaping	2100.00
Section 13	Windows	4140.00
Section 14	Weatherstrip	0.00
Section 15	Doors (Ext.)	1000.00
Section 16	Doors (Int.)	800.00
Section 17	Partition Wall	1750.00
Section 18	Plaster/Drywall	1000.00
Section 19	Decorating	1500.00
Section 20	Wood Trim	800.00
Section 21	Stairs	1200.00
Section 22	Closets	0.00
Section 23	Wood Floors	0.00
Section 24	Finished Floors	3720.00
Section 25	Ceramic Tile	500.00
Section 26	Bath Accessories	300.00
Section 27	Plumbing	6835.00
Section 28	Electrical	8700.00
Section 29	Heating	12846.30
Section 30	Insulation	1800.00
Section 31	Cabinetry	5350.00
Section 32	Appliances	600.00
Section 33	Basements	0.00
Section 34	Cleanup	1295.00
Section 35	Miscellaneous	0.00
Section 1 - 35 Construction Cost SUBTOTAL		\$97691.30

Fee Name	Fee Details	Total \$
Draw Fees	6 Draws at 375.000	2,250.00
Mileage Fee	42 Miles at 0.700 * 6 trips	176.40
TOTAL	Fee Grand Total	\$ 2,426.40

Sub Total Name	Notes	GRAND Total
Construction Subtotal		\$97691.30
Contingency Amount	10%	\$9769.13
Fee Total	Fee Grand Total	\$ 2,426.40
Grand Total		\$ 109,886.83

Date of Signature: 07-28-2025

CONSULTANT SIGNATURE: _____