v11 203k Award Winning Report Writing Software



Operating instructions

Introducing the most popular renovation report writing software for 203k Consultants with lender and underwriters preferred by an overwhelming 98%.

Upgrades over the v10 include the following:

- Bid specs now have a larger box where you can see the entire paragraph at one time
- Enhanced search capabilities for lenders, contractors, inspectors, etc. Start typing their name
- New field for draw administrator
- Draw administrator now listed also on the opening page
- Minor bugs fixed
- Enhanced feasibility analysis to add one or more "recommended contractors"
- Most of your signing now is done when you save the project



Let's get started... an order comes in and you open the software to add a new project

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Delete							Options	Refres
arch								
e No	Borrower's Name	Lender	Property Address	City	State	Loan Agent	Consultant	
032612-1 *	Francine Hills	Bank of America (San Jose)	30509 Prestwick Avenue	Hayward	California (CA)		The Mike Youn	
7142	David B. Will & Jeannie R. Vranes	Wells Fargo Home Mortgage (Roseville)	16891 Perimeter Road	Grass Valley	California (CA)	Warren, Jacob	The Mike Youn	
9132 *	Thomas B. Gruenig	O.A. Mortgage Services / Garry Bettencourt (Richmond)	4037 Lambert Road	El Sobrante	California (CA)	Bettencourt, Garry	203kOnLine.co	m
0201	Joan Jenkins	Wells Fargo Home Mortgage (Folsom)	788 & 794 Chamberlain Street	Placerville	California (CA)	Anderson, Sean	203kOnLine.co	m
2012	Casey Boespflug	Wells Fargo Home Mortgage (Minneapolis)	240 Mt. Shasta Circle	Alturas	California (CA)	Paulson, Todd	203kOnLine.co	m
1196	Michael & Meehyun Kurtzman	Wells Fargo Home Mortgage (San Rafael)	125 Mt. Lassen Drive	San Rafael	California (CA)	Loberg, Greg	The Mike Youn	g Tea
3056	Fares Ammari	Bank of America (San Mateo)	404 Cavanaugh Street	San Mateo	California (CA)	Chaing, Soo	The Mike Youn	g Tea
3211	Gayle Smith	Wells Fargo Home Mortgage (Encinitas)	3057 58th Street	Sacramento	California (CA)	Fitzpatrick, Danny	The Mike Youn	g Tea
4052	Maulik Shah and Renu Madan	Wells Fargo Home Mortgage (Palo Alto)	427 Clifton Street	Oakland	California (CA)	Kang, Jimmy	The Mike Youn	g Tea
4061	Dru & Tom Boyd	Bank of America (Danville)	2051 W. Avenue 133rd	San Leandro	California (CA)	Black, James	The Mike Youn	g Tea
151	Maritosh DeLeon	Mason McDuffie Mortgage Corp. (Pleasanton)	902 & 904 Maine Street	Valleio	California (CA)	Moore, Allen K.	The Mike Youn	g Tea
193	MIGUEL A MORALES & AIDA CHAVEZ	Bank of America (Campbell)	1579 Whitton Avenue	San Jose	California (CA)	Nguyen, Stepfanie K.	The Mike Youn	g Tea
5033	Penelope Gillman	Wells Fargo Home Mortgage (Roseville-1)	23718 Maple Court	Aubum	California (CA)	McLaughlin, Sheri	The Mike Youn	
5094	Jason & Shannon Banks	Bank of America (Danville)	75 Park Circle	Sausalito (Marin Citv)	California (CA)	Black, James	The Mike Youn	a Tea
5231	Richard Clark	American Pacific Mortgage (West Sacramento)	1010 76th Avenue	Oakland	California (CA)	Lackey, Lori	The Mike Youn	a Tea
5237	Karl & Tawny Amds	Wells Fargo Home Mortgage (Stockton)	19201 Ridgeway Hwy	Potter Valley		Nordberg, Howard	The Mike Youn	
5081	Shane & Wendy Quivey	Wells Fargo Home Mortgage (San Rafael)	105 Howard Avenue	Burlingame	California (CA)		The Mike Youn	
8091 *	Robinson - Wyrsch	Opes Advisors Mortgage Services (Palo Alto)	1209 James Way	Petaluma		Arrowood, Gavle	The Mike Youn	
3171	Siddharth Kiyawat & Supriya Pandit	Wells Fargo Home Mortgage (San Leandro)	79 Norwood Avenue	Kinsington		Malic, Jacqueline C.	The Mike Youn	
3312	David LaBua & Josephine Prudhomme	Wells Fargo Home Mortgage (San Anselmo)	12 Valley Road	Fairfax	California (CA)		The Mike Youn	
9211	Lesley Leposo	Wells Fargo Home Mortgage (Walnut Creek)	5834 Occidental Street	Oakland	California (CA)		The Mike Youn	
0044	Alden Patrick & Tamara Whitted	Wells Fargo Home Mortgage (San Rafael)	16790 Watson Boad	Guemeville	California (CA)		The Mike Youn	
0059	Elizabeth Lane	Bank of America (San Mateo)	712 Hudis Street	Rohnert Park	California (CA)		The Mike Youn	
0071	Kyle & Zuzanna LeBeouf	Wells Fargo Home Mortgage (Walnut Creek)	95 Coleridge Street	San Francisco		Rogers, Edward	The Mike Youn	-
2051 *	Daniel R White & Claudia Gonzalez	Wells Fargo Home Mortgage (Mainta creato)	318 Paloma Avenue	San Rafael	California (CA)		The Mike Youn	
2203	Coelise Martin	Wells Fargo Home Mortgage (Elk Grove)	1480 Valenzuela Court	Pittsburg	California (CA)		The Mike Youn	-
1222	Ramon & Dolores Soltero	Wells Fargo Home Mortgage (Walnut Creek)	2733 Danville Blvd.	Alamo		Rogers, Edward	The Mike Youn	
1223 *	Dr. Christopher Hall & Michael Buchanan	Bank of America (San Jose)	4560 Mt Taylor Drive	Santa Rosa	California (CA)		The Mike Youn	
1225	Jeffrev & Ashlev Williams	Prospect Mortgage (San Mateo)	2380 El Camino Drive	Turlock		Caulfield, Phil	The Mike Your	
1248*	Marissa M. Huang	Bank of America (San Jose)	228 First Street	Napa	California (CA)		The Mike Youn	
1240	Aaron Iverson	Wells Fargo Home Mortgage (Minneapolis)	2300 Melvin Road	Oakland		Skudlarek, Nicholas	The Mike Youn	-
4093 5311	Aaron iverson Andrew Sutherland & Julia Ersan	W. J. Bradlev (Burlingame)	3120 Ricks Avenue	Martinez	California (CA) California (CA)		The Mike Youn	
1249	Andrew Suthenand & Julia Ersan Lyman Hollins & Barbara Lewis	VV. J. Bradley (Buningame) Wells Fargo Home Mortgage (Walnut Creek)	2120 Hicks Avenue 2122 Ward Street	Berkelev		Rogers, Edward	The Mike Youn	

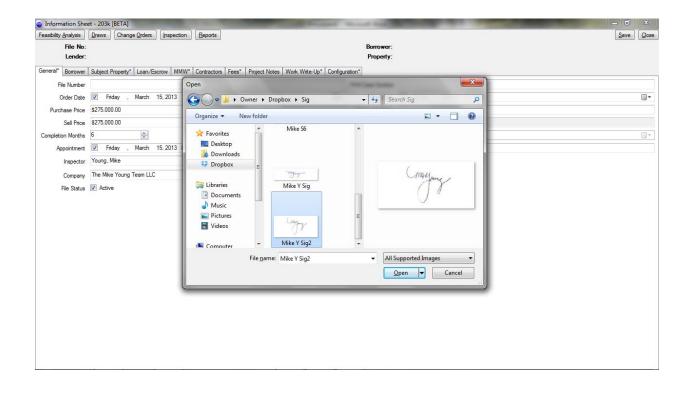
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Purchase Price	\$275,000.00		Improved Value		
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	Young, Mike	Monroe, Bill	Delete Save	Close	
Company	The Mike Young Team LLC	First Name Bill			
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Wells Fargo Home Mortgage (Roseville-1)	

Once you start typing you can see the results and can then choose the one you are looking for.

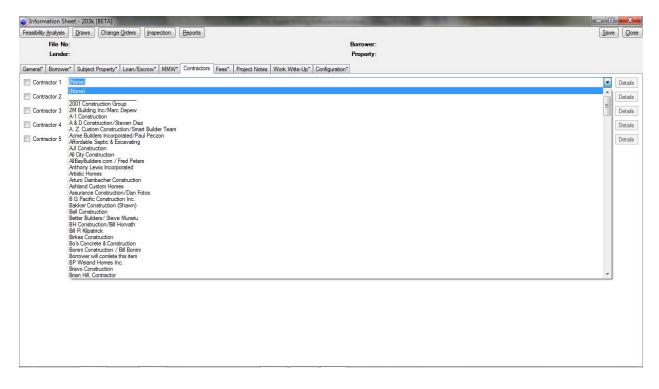
Information Sheet - 2	203k [BETA]			
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Loan Number	Stein, Michael			
	Stokes, Heather			
Loan Amount				
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Escrow				
Title Company	(None)	▼ Details Add/Edit		
Escrow Officer	(None)	Details Add/Edit		
Escrow Number				
Draw Administrator		Details Add/Edit		
Draw Administrator	(none)	Details Add/Edit		

Start typing the last name of your loan agent, once the choices show up, scroll down to choose the one you want.

Title company is only needed if you are planning to bill escrow for your fees... I don't recommend that. The draw administrator won't be added until the loan closes & they reveal themselves. pi

Information Sheet	- 203k [BETA]			Statement Second	a dealer of the local division in which the	And in case of the local division of the loc	
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		② 20 Percent					
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Borrower Paid Closing Costs + Prepaids				Requir	ed Adjustment		
Other Fees					A MIP Refund		
Mortgage Payment							
Remarks							
							A
							*

MMW is Maximum Mortgage Worksheet. This is typically used by our lender clients who specialize in the Streamlined k loans. Consultants don't typically fill out a MMW. I do for new loan agents that haven't yet mastered this form. This is the ONLY form a lender needs to fill out to add to their 203b paperwork to get it ready for underwriting. This is only for helping them.



Note the first contractor name is ______, look again...

File No: Lender:	Draws Change Orders Inspection R	Reports	0	
Lender:			Save	Clos
		Borrower: Property:		
General* Borrower* S				
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			•	Details
Contractor 2 (Non				Details
Contractor 3 (Non	one)	Contractors - 203k [BETA]		Details
Contractor 4 (Nor	one)	Telete Save Close	•	Details
Contractor 5 (Non	one)	Company Name	-	Details
		Address		
		City		
		State California (CA)		
		ZIP		
		Phone		
		Fax		
		License #		

This is always my number one contractor unless the borrower tells me they have a contractor. If they don't say anything then this is my number 1 contractor. A series of blank lines so we can write it in at the time of the initial inspection.

Information SI	heet - 203k (BETA)		<u> </u>
Feasibility Analysis	Draws Change Orders Inspection Reports	Save	ose
File N			
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General* Borrow	er* Subject Property* Loan/Escrow* MMW* Contractors* Fees* Project Notes Work Write-Up* Configuration*		
Contractor 1		▼ Detail	s
Contractor 2	California Construction and Renovations (CC4R)	▼ Detail	s
Contractor 3	California Construction and Renovations (CC&R) Calvesta Corporation/Douglas Spooner	- Detail	s
Contractor 4	Calvesta Corporation/ Douglas Spooner	- Detail	s
Contractor 5	None)	▼ Detail	_
	Add/Edit Contractors	Detail	3
	Publican backs		

Start typing the name of the contractor you are seeking and your choices will be made available. Choose one. Continue this process until you have all contractors you recommend chosen. Then you MUST SELECT one by checking the small white box to the left of the name.

Reference	Information Shee	t - 203k [BETA]	the support of the support of the	the second s	
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Charge Default Values	Feesbilty Analysis File No: Lender: General Borrower S Fees Home Inspection Consultation Feesbilty Title Update Architectural Permit Plan review, take of Draws Number of Draws Draws Draw Inspection Fee Draws	Draws Change Orders Inspection Reports 123ANYS Well Fargo Home Mortgage (New York) Subject Property Loan/Eacrow MMW Contractors Fees Project \$250.00 \$500.00	Notes Work Write-Up Configuration Mileage One-Way Mileage Free Mile Cons-Utation Invo Invoice # Terms Consultation Invo Invoice # Terms Check #	123 Any Street	(Save) (Cose
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	Feesbilty Analysis File No: Lender: General Borrower S Fees Home Inspection Consultation Feesbilty Title Update Architectural Permit Plan review, take of Draws Number of Draws Draws Draw Inspection Fee Draws	Draws Change Orders Inspection Reports 123ANYS Well Fargo Home Mortgage (New York) Subject Property Loan/Eacrow MMW Contractors Fees Project \$250.00 \$500.00	Notes Work Write-Up Configuration Mileage One-Way Mileage Free Mile Cons-Utation Invo Invoice # Terms Consultation Invo Invoice # Terms Check #	123 Any Street	(Save) (Cose

The home inspection fee doesn't carry over to anywhere else in the report. It is there to remind you that should you ever be sued, and I haven't been sued in over seventeen years, your fee is in two parts. One

is the home inspection or actually the "203k compliance report" and the other is for the bid specifications. In your training session ask me how this works if you are interested.

We have two "consultant entered" fees that will show up on the recap of the sub total form. If you take your training from us we'll show you how to use this feature to get bigger fees.

🥘 123 Any Street (Jo	ohnny Jones) - Information Sheet - 203k [BETA]		and the second	- 0 - X -
File No:	Draws Change Orders Inspection Beports 123ANYS Well Fargo Home Mortgage (New York)		Johnny Jones 123 Any Street	Save Gose
General Borrower S	Subject Property Loan/Escrow MMW Contractors Fees Project Notes Work Write-Up Configuration	n		
Fees Home Inspection Consultation Feasibility Title Update	\$600.00	Mileage One-Way Mileage Free Miles Cents Per Mile Maximum Fee	0 ÷	
Architectural		Mileage Fee		
	\$500.00	Consultation Invoid		
Plan review, take of		Invoice #	~	
		Terms		
Draws		Check #		
Number of Draws	5	Already Paid		
Draw Inspection Fee		, 1000) / UIU	Print Invoice	
Originating Lende			THE HOUSE	
				Change Default Values

Mileage one way is entered and then "free miles" for those who insist you work off the old 1994 guideline giving 30 miles each way free. NOT typical any longer. Cost per mile is from the IRS website and currently is 56 cents per mile. We cap our mileage fee at \$100 as a courtesy to our Loan Officers who have to disclose our fees prior to us making the initial inspection.

123 Any Street ((Johnny Jones) - Inf	ormation Sheet - 20	8k [BETA]		and the second division of	Colorest States of		and the second		×
Feasibility <u>Analysis</u>	Draws Change	Orders	<u>R</u> eports						Save	Close
	123ANYS							Johnny Jones		
		ne Mortgage (New Y					Property:	123 Any Street		
General Borrower	Subject Property L	oan/Escrow MMW	Contractors Fees	Project Notes*	Work Write-Up	Configuration				
										~
Copy and paste all o	f your emails related t	o this client in this space	9							
										12

You can copy and paste all of your emails and notes on the subject property in this section.

123 Any Street (Johnny Jones) - Information Sheet - 203k [BETA]	
Feasibility Analysis Draws Change Orders Inspection Reports	Save
File No: 123ANYS	Borrower: Johnny Jones
Lender: Well Fargo Home Mortgage (New York)	Property: 123 Any Street
General Borrower Subject Property Loan/Escrow MMW Contractors Fees Project Notes Work Write-Up Configuration	3
General Description	
This is a single family ranch style home with a stucco exterior and a composition shingle roof.	
Lead based paint disclamer. This home was built prior to 1978 and therefore likely has lead based paint. Warning: Repains to residential chemical known to the State of california to cause cancer and bith defects or other reproducing ham. This notice is provided in comp 20% consultant is not an expert in lead, lead-based paint, or exposure to lead. This report is not intended to identify the presence or ab certified lead inspector. For a list of certified lead inspectors, call the CA department of health services Lead Construction Information In Mold disclamer. There may be health related issues associated with the structural repairs reflected in the inspection report in repairs mould be directed to a Certified Industrial Hygienist before any such repairs are undertaken. By executing this work authorization a qualified professional.	plance's with California & Proposition 65). For further information, contract your health care provider or an industrial hyginalit. A sence of lead or lead-based paint in the building inspected. Whether lead-based paint is present can only be determined by a ne at 800-597-5323. by this work authorization contract. These health issues are not limited to the possible release of mold spores during the course of exautions. Any questions concerning health issues or any special precultors to be taken prior to arduing the course of such
Scope of Rehabilitation	
During the course of construction the roof will be replaced and a clear pest control report will be issued. Once these repairs are made the habitable at COE. The home will be habitable 30-60 days after the COE. My Wells Fargo vendor number is 06592	te home will meet or exceed the FHA MPS. The root has an estimated 2 years remaining economic life. The home will be
My Bank of America vendor number is CFC0538604	
My Sun West Mortgage vendor number is K83547	
Synopsis	
The total cost of construction plus allowable fees comes to {0.c.} (1) draws have been established @ (2.c) plus mileage. The last pag "Temite Report". The following people were present at the time of the inspection: , the borower(s), & Mike Young, 203k consultant. Th contingency is applicable.	pe of this report is an invoice. Throughout the report you may see PCR referred to and for the purposes of this report that means his property inspection took place on 3//2013. The utilities were on/off at the time of the inspecton therefore a 10%
for streamlined k loans 1). Start date to be 10/31/2011 or sooner	
2) completion date to be 4/30/2012 or sooner	
3) buyer not to be displaced for more than 30 days	
4) no repairs are structural or non allowable	
Print Change Default Values	

Work Write Up is the first page of your report and is likely the last form you will fill out prior to printing. If you put your cursor in one of the sections it will expand so you can see more of that section.

🥶 123 Any Street (J	lohnny Jones) - I	nformation Sh	heet - 203	k [BETA]									x
Feasibility Analysis	Draws Chang	ge <u>O</u> rders!	nspection	Reports								Save	Close
File No:	123ANYS								Borrower:	Johnny J	Jones		
Lender:	Well Fargo Ho	ome Mortgage	e (New Yo	ork)					Property:	123 Any	Street		
General Borrower	Subject Property	Loan/Escrow	MMW	Contractors	Fees	Project Notes	Work Write-Up	Configuration					
General Description			1.4.00.000										-
This is a single famil		with a stucco e	exterior and	a compositio	n shingle	roof.							
chemical known to 1 203k consultant is n certified lead inspec l Mold disclaimer: The repairs should be din a qualified professio The 203k compliant repairs " and we spe Note: All chimney's n	the State of Califon tot an expert in lea- tor. For a list of califon are may be health n foung Team LLC" ected to a Certifieo nal. ce inspection while cify repairs. must have spark a	nia to cause ca d, lead-based p tified lead insper related issues a is not qualified i d Industrial Hygi addressing the mestors, all hom	ancer and bi paint, or exp ectors, call t issociated w to and do n jenist before a 35 key iter nes must nor	rth defects or osure to lead he CA depart with the struct ot render any any such re any such re ms in the HUI w have smok	other rep This rep ment of h ural repair opinion o pairs are o D/FHA for e and CO	roducing ham of is not inten- ealth services s reflected in t concerning suc undertaken. By mat is "not co detectors inst	n. (This notice is p ded to identify the Lead Construction he inspection rep ch health issues of y executing this w insidered a home alled and working	provided in compl presence or abs on Information line over referenced by or any special pre- vork authorization inspection report	ance's with Califo ence of lead or le at 800-597-5123 this work authoriti- cautions. Any que contract, custom ". A home inspect aw whenever per	nia's Proposi ad-based pai ation contrac stions conce r acknowled on report mu nits are requi	erisis containing lead based paint and may release debits or dua stion 65). For further information, contact your health care provio and in the building inspected. Whether lead based paint is prese act. These health issues are not limited to the possible release of eming health issues or any special precations to be taken prior sidges that he or she has been advised of the forgoing and has h ust not make the types of judgement calls we make every day. I uired for a project. a saap and we will be happy to consider them. If there is no com	der or an industrial hygienist. A nt can only be determined by a f mold spores during the course to or during the course of such ad the opportunity to consult w They tend to "recommend	e of h with
Scope of Rehabilita	tion												
During the course of habitable at COE. T	f construction the r he home will be ha	abitable 30-60 d			ntrol repo	rt will be issuer	d. Once these rep	pairs are made the	e home will meet o	r exceed the	e FHA MPS. The roof has an estimated 2 years remaining econo	omic life. The home will be	* E
My Wells Fargo ven	dor number is 069	52											
My Bank of America	vendor number is	CFC0538604											-
Synopsis													
	he following people										Proughout the report you may see PCR referred to and for the p ice on 3//2013, The utilities were on/off at the time of the insper		ins 🔺
for streamlined k loa 1). Start date to be		oner											-
Print Change D	efault Values												

Then click in the next box to get this result

123 Any Street	(Johnny Jo	nes) - Informatio	on Sheet - 203	k [BETA]								×
Feasibility <u>Analysis</u>	Draws	Change Orders	Inspection	Reports							Save	Glose
File No:	: 123AN	YS						Borrower:	Joh	nny Jones		
Lender	: Well Fa	argo Home Mort	gage (New Yo	ork)				Property:	123	Any Street		
General Borrower	Subject Pr	operty Loan/Es	crow MMW (Contractors Fee	Project Note:	s Work Write-Up	Configuration					
General Descriptio	on											
This is a single fam	nily ranch sty	le home with a stu	ucco exterior and	a composition sh	ningle roof.							
chemical known to	the State o	f California to causert in lead, lead-bas	se cancer and bi sed paint, or exp	th defects or oth osure to lead. Th	er reproducing har is report is not inter	m. (This notice is p inded to identify the	provided in compli e presence or abs	ance's with Califo ence of lead or le	omia's F ead-bas	o materials containing lead-based paint and may release debris or dust or roposition 65). For further information, contact your health care provide ed paint in the building inspected. Whether lead-based paint is present	or an industrial hygienist.	A
Scope of Rehabilit	tation											
During the course habitable at COE.					report will be issue	ed. Once these re	pairs are made the	e home will meet o	or exce	ed the FHA MPS. The roof has an estimated 2 years remaining econom	ic life. The home will be	*
			J-60 days after th	e CUE.								
My Wells Fargo ve	endor numbe	r is 06952										
My Bank of Americ	ca vendor nu	umber is CFC0538	604									
My Sun West Mort	tgage vendo	or number is K8354	47									
												-
Synopsis												
The total cost of co "Termite Report". contingency is app	The followin	olus allowable fees g people were pre	s comes to {0:c}. sent at the time of	{1} draws have of the inspection:	been established (, the borrower(s), (@ {2:c} plus milea & Mike Young, 20	ige. The last page 3k consultant. Thi	e of this report is a s property inspect	an invoi tion too	ce. Throughout the report you may see PCR referred to and for the pun k place on 3//2013, The utilities were on/off at the time of the inspect	oses of this report that me on therefore a 10%	eans 🔺
for streamlined k lo 1). Start date to be		11 or sooner										-
Print Change I	Default Valu	les										

I populate it with my vendor numbers so I don't have to look them up every time.

123 Any Street (Johnny Jones) - Information Sheet - 203k [BETA]	
Feasibility Analysis Draws Change Orders Inspection Reports	Save
File No: 123ANYS	Borrower: Johnny Jones
Lender: Well Fargo Home Mortgage (New York)	Property: 123 Any Street
General Borrower Subject Property Loan/Escrow MMW Contractors Fees Project Notes Work Write-Up Contractors	nfiguration
Type of Loan	
Conventional Loan Guaranteed by	
Streamlined (k)	
Additional Provisions	
If the amount charged is different than our expanded HUD Guideline for charges the difference will be adjusted in escrow. Our	In lability for errors or omissions is expressly limited to the amount paid for the respective report(s). If there are any corrections needed to this ed correct.
report piedase contract us asap and we will be nappy to consider them. If there is no contributication for ourself will be deem	eu conect.
Change Default Values	

The configuration tab is for choosing the loan type and is typically not viewed for standard 203k loans. The "additional provisions" area is for the consultant agreement where I will insert this comment "If the amount charged is different than our expanded HUD Guideline for charges the difference will be adjusted in escrow. Our liability for errors or omissions is expressly limited to the amount paid for the respective report(s). If there are any corrections needed to this report please contact us asap and we will be happy to consider them. If there is no communication for 30 days it will be deemed correct."

	x
Save	Close
Borrower: Johnny Jones	
Property: 123 Any Street	
es Work Write-Up Configuration	
am. (This notice is provided in compliance's with California's Proposition 65). For further information, contact your health care provider or an industrial hygienist. A ended to identify the presence or absence of lead or lead based paint in the building inspected. Whether lead based paint is present can only be determined by a	
led. Once these repairs are made the home will meet or exceed the FHA MPS. The roof has an estimated 2 years remaining economic life. The home will be	*
@ (2.c) plus mileage. The last page of this report is an invoice. Throughout the report you may see PCR referred to and for the purposes of this report that means & Mike Young, 20% consultant. This property inspection took place on 3//2013. The utilities were on/off at the time of the inspection therefore a 10%	•
	Borrower: Johnny Jones

Go to to the "reports" tab and choose "initial inspection" report

asibility Analysis Draws Change Orders Inspection	Reports		Save
File No: 123ANYS Lender: Well Fargo Home Mortgage (New York		Borrower: Johnny Jones Property: 123 Any Street	
neral Borrower Subject Property Loan/Escrow MMW Cor	拱 123 Any Street (Johnny Jones) - Reports - 203k	(BETA)	•]
General Description This is a single family ranch style home with a stucco exterior and a Lead based paint disclaimer. This home was built prior to 1978 and chemical known to the State of California to cause cancer and birth 2014, consultant is not an expert in lead, lead-based paint, or expose certified lead inspector. For a list of certified lead inspectors, call the Scope of Rehabilitation	File No: 123ANYS Lender: Well Fargo Home Mortgage Packages initial Inspection Report Contractor Paperwo Froms	ork 💿 203k Consultant Report	and may release debris or dust contaminating lead. Lead is a contact your health care provider or an industrial hygionist. A either lead-based paint is present can only be determined by a
During the course of construction the roof will be replaced and a cle habitable at CCD. The home will be habitable 30-60 days after the C My Wells Fargo vendor number is 06952 My Bank of America vendor number is CFC0538604 My Sun West Mortgage vendor number is K83547	Information Sheet Project Note Consultant's Agreement Sorrower's Accoeptance of Conditions Borrower's Accoeptance of Conditions Borrower's Accomediagement Prehabilitation Loan Agreement Venewormer/Contractor Agreement Self-Heip Agreement 203(k) Inspection Report	Work Write-Up Draw Request: Incl. Instructions Recap of Subtotal Job Specifications & Bid Request V Include Prices Job Specifications Review (Images) Invoice Maximum Mortgage Worksheet Progress Payment Lien Release Final Lien Waiver Mortgagor's Letter of Completion Lender's Appointment Acknowledgement	r mated 2 years remaining economic life. The home will be
Synopsis The total cost of construction plus allowable fees comes to (0.c). { Termite Report". The following people were present at the time of it orntingency is applicable. or streamlined k loans). Start date to be 10/31/2011 or sooner	Vew Repot	Save Report) Close	e PCR referred to and for the purposes of this report that means on/off at the time of the inspecton therefore a 10%

Once you choose the report package you want the individual forms will be checked so you can see what you will be printing. I personlly don't use the 203k Inspection Blank Forms as they are five pages long, I use the "feasibility analysis" forms as they are only 3 pages long and sufficient to remind me to look at each category. It merely helps you in your early inspections to remember to look everywhere.

sibility <u>Analysis</u> <u>Draws</u> Change <u>Orders</u> Inspection <u>Reports</u>	Save
File No: 123ANYS	Borrower: Johnny Jones
Lender: Well Fargo Home Mortgage (New York)	Property: 123 Any Street
eral Borrower Subject Property Loan/Escrow MMW Contractors Fees Project Notes V	Work Write-Up Configuration
ieneral Description	
memical known to the State of California to cause cancer and birth defects or other reproducing harm. (1	Warning: Repairs to residential properties on may disturb materials containing lead-based paint and may release debris or dust containinating lead. Lead is a This notice is provided in compliance's with California's Proposition 55). For further information, contract your heath care provider or an industrial hygienist. A to identify the presence or absence of lead or lead-based paint in the building inspected. Whether lead-based paint is present can only be determined by a ad Construction formation in the at 800-897-5523.
cope of Rehabilitation	
abitable at COE. The home will be habitable 30-60 days after the COE. y Wells Fargo vendor number is 06952 y Bank of America vendor number is CFC0538604	Once these repairs are made the home will meet or exceed the FHA MPS. The roof has an estimated 2 years remaining economic life. The home will be
y Sun Weet Motgage vendor number is K83547	
ynopsis	

Drav	v 1	▼ New	Delete P	rint					ĺ	Save		ose	123 Any Street
	File No	: 123ANYS	5	gage (New Y				lohnny Jones 123 Any Street					
D	raw Draw B	ack						1				-1	turb materials containing lead-based paint and may release debris or dust contaminating lead. Lead is a I's Proposition 65). For further information, contact your health care provider or an industrial hydienist. A
	Construc	tion Item	Total Escrow	Previous Draws	(%)	Remaining		Current Draw Amount	(%)				based paint in the building inspected. Whether lead-based paint is present can only be determined by a
	Masonry		\$0.00	\$0.00	0 %	\$0.00	0 %	\$0.00	0 %				
2	2. Siding		\$0.00	\$0.00	0 %	\$0.00	0 %	\$0.00	0 %	2.			
3	B. Gutters &	Downspouts	\$0.00	\$0.00	0 %	\$0.00	0 %	\$0.00	0 %	3.			kceed the FHA MPS. The roof has an estimated 2 years remaining economic life. The home will be
4	Roof		\$0.00	\$0.00	0 %	\$0.00	0 %	\$0.00	0 %	4.			
5	5. Shutters		\$0.00	\$0.00	0 %	\$0.00	0 %	\$0.00	0 %	5.	=		
e	6. Exteriors		\$0.00	\$0.00	0 %	\$0.00	0%	\$0.00	0 %	6.			
7	7. Walks		\$0.00	\$0.00	0 %	\$0.00	0 %	\$0.00	0 %	7.			
8	3. Driveway	5	\$0.00	\$0.00	0 %	\$0.00	0 %	\$0.00	0 %	8.			
9). Exterior F	aint	\$0.00	\$0.00	0 %	\$0.00	0 %	\$0.00	0 %	9.			
1	10. Caulking		\$0.00	\$0.00	0 %	\$0.00	0 %	\$0.00	0 %	10.			
1	1. Fencing		\$0.00	\$0.00	0 %	\$0.00	0 %	\$0.00	0 %	11.			
1	2. Grading		\$0.00	\$0.00	0 %	\$0.00	0 %	\$0.00	0%	12.			
1	13. Windows		\$0.00	\$0.00	0 %	\$0.00	0 %	\$0.00	0 %	13.			
1	4. Weather	Stripping	\$0.00	\$0.00	0 %	\$0.00	0 %	\$0.00	0 %	14.			
1	15. Exterior [loors	\$0.00	\$0.00	0 %	\$0.00	0 %	\$0.00	0 %	15.			
1	16. Interior D	oors	\$0.00	\$0.00	0 %	\$0.00	0 %	\$0.00	0 %	16.			
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1	18. Plaster/D	rywall	\$0.00	\$0.00	0 %	\$0.00	0 %	\$0.00	0 %	18.	1		voice. Throughout the report you may see PCR referred to and for the purposes of this report that mean
	9. Decoratir	a	\$0.00	\$0.00	0%	\$0.00	0%	\$0.00	0%	19.		-	took place on 3//2013. The utilities were on/off at the time of the inspection therefore a 10%

Once you create it you can close it and then as you enter your specs it will automatically fill in the values in column 1.

2 123 Any Street (Johnny Jo	nes) - Info	rmation	Sheet - 203	k [BETA]			and the state of the	No. of Concession, name			and the second diversion of th		X
Feasibility <u>A</u> nalysis	<u>D</u> raws	Change (<u>O</u> rders	Inspection	<u>R</u> eports]							Save	Close
File No:	123AN	YS								Воггоже	er:	Johnny Jones		
Lender:	Well Fa	argo Home	e Mortga	ge (New Y	ork)					Proper	ty:	123 Any Street		
General Borrower	Subject P	roperty Lo	an/Escro	w MMW	Contractors	Fees	Project Notes	Work Write-Up	P Configuration	1				
General Description	n													
This is a single fami	ily ranch sty	le home wi	h a stucc	exterior and	a compositi	on shingk	e roof.							
chemical known to	the State of not an expe	of California ert in lead, le	to cause ad-based	ancer and b paint, or exp	irth defects of osure to lead	d. This rep	producing ham bort is not inten	n. (This notice is ded to identify th	provided in comp e presence or at	bliance's with Ca	aliforni or lead	listurb materials containing lead-based paint and may release o la's Proposition 65). For further information, contact your healt d-based paint in the building inspected. Whether lead-based p	a care provider or an industrial hygienist.	A
Scope of Rehabilit	ation													
During the course of habitable at COE. T My Wells Fargo ver My Bank of America	The home v ndor numbe	vill be habit eris 06952	able 30-60	days after t	clear pest ci ne COE.	ontrol rep	ort will be issue	d. Once these re	pairs are made t	he home will me	et or e	exceed the FHA MPS. The roof has an estimated 2 years rem	ining economic life. The home will be	*
My Sun West Mortg														
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Synopsis									1597 B. 1997 C. 66 J. 1998 B. 199					
The total cost of co "Termite Report". T contingency is appl	The followin	olus allowat g people w	ole fees co ere preser	mes to {0:c} t at the time	. {1} draws h of the inspec	have been stion: , the	n established @ e borrower(s), &	⊉ {2:c} plus milea Mike Young, 20	age. The last pa 3k consultant. T	ge of this report his property insp	is an i bection	invoice. Throughout the report you may see PCR referred to a n took place on 3//2013, The utilities were on/off at the time	nd for the purposes of this report that me of the inspection therefore a 10%	eans 🔺
for streamlined k loa 1). Start date to be		11 or soone	r											-
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Now once you make your inspection and return to the computer go to the "inspection" tab. This is where most of your work will take place

1. au.uu (au.uu it	or Masonry)			Profit, Overhead, & Tax						Save	Clo
	123ANYS Well Fargo Home Mort	gage (New York)			Johnny Jones 123 Any Street						
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The HUD 35 line items are listed in the first box and Masonry is selected. The next box has your "inspection notes" and is your 203k compliance inspection sometimes referred to as a "home inspection" it clearly isn't a home inspection.

This is where you will write about the home, good or bad. Describe what it is then the condition of it.

The next group is for your bid specifications... each line represents a line in your bid specs. When you click in line one it will open and you can see the entire thought in one screen.

🧝 123 Any Street (Johnny Jones) - Inspection	n - 203k [BETA]	State of the local division of the local div	O 100 Pagest Making Suffrance and		State of Street of Lot	Contraction of the local division of the loc		- 0 ×
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Note there is a "quick text" area and an arrow to the right of it. This is for standard comments you may develop over time. In the mean time we will provide you with a database that has our "standard comments" which you can add to, modify, delete, and add your own.

File Ne: 123NYS Borrower: Johnny Jones Lerder: Velfargo Home Mortgage (New York) Property: 123 Ary Street
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Rather than pull it down as above you can merely start typing and it will narrow the selection for you.

😋 123 Any Street ((Johnny Jones) - Inspection - 203k [BETA]	Report String Suffrage State		Same Street .	
Total: \$0.00 (\$0.00) for Masonry)	Profit, Overhead, & Tax]		Save
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Londerge Subscript Subscript	Edit Descliation Provide repairs to the chimney stack & interior liner of the chimney as a Provide/install _ LF of steel reinforced concrete T-type perimeter found Provide/install _ SF of steel reinforced T thick concrete slab patio with Provide/install _ SF of steel reinforced 4" thick concrete slab foundation Provide/install _ SF of steel reinforced 4" thick concrete slab patio with Provide/install _ SF of steel reinforced 4" thick concrete slab foundation Provide/install _ SF of steel reinforced 5" thick concrete slab foundation Provide/install _ SF of steel reinforced concrete slab foundation Provide/install _ SF of steel reinforced concrete pies with wood posts at the e Provide/install a 3" side x1/2" think steel plate to stabilize the foundation Provide/install a 3" side x1/2" think steel plate to stabilize the foundation Provide/install new brick veneer per plans. p	tion for the turned down with vapor t turned down ock foundat for the garas pom additio support the n cracks.	Add		Inset A Add Delete Labor Materials Quantity Total AE Opt Before After Add Add

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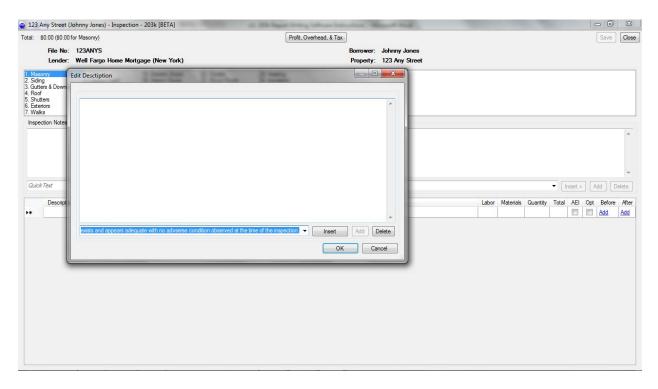
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		and post supports exist	s and appears adequate t	with no advserse condition observed at t	the time of the in	nspection.	Labor	Materials	Quantity	Total A	El Opt	Before Add

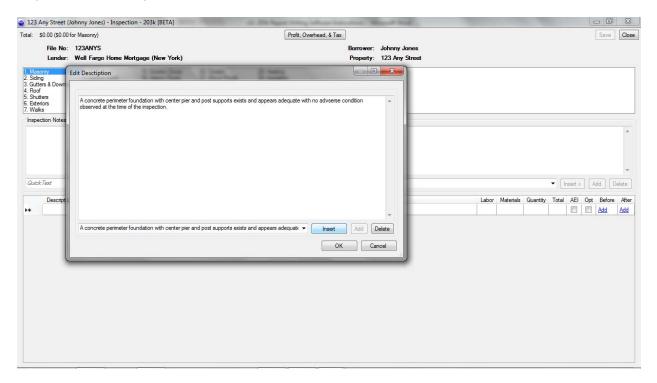
Additional comments can be added the same way or you can type your own comment.

*The most efficient use of the software would be to write the inspection report then if there are any issues go to the specs below and write the repair for it. This way once you complete the inspection report you also are aready for a first draft.

Writing the specification of repairs



Now there is an "insert" button to the right to place the "quick text" in the box above making it ready to be placed in the bid specs.



Then hit "OK" to insert it as a bid line item

File No: 123AYYS Borrower: Johnny Jones Lender: Vell Fargo Home Mortgage (New York) Borrower: 12 Arry Streed	
Lender: Well Fargo Home Mortgage (New York) Property: 123 Åry Street Istaarsy* 8. Driveways 15. Exterior Doors 22. Closets 29. Heating Jahra 9. Exterior Plant 16. Interior Doors 22. Closets 29. Heating Vietres & Downsport 10. Cauliform 17. Farition Wall 25. Gerarine Title 24. Prinited Rooms Vietres & Downsport 11. Fencing 18. Paster/Drymit 25. Gerarine Title 24. Appliances Vietres 11. Fencing 19. Decorting 25. Bathroom 23. Base entrie Title Steriors 13. Windows 20. Wood Tim 27. Plumbing 34. Clean-Up Valks 14. Weather-Skipping 21. Stars 28. Electrical	
Siding 9. Exterior Parit 16. Interior Doors 23. Wood Poors 30. Insulation Siding & Oscillation Vall 17. Parition Wall 24. Finished Rooms 31. Cabinetry Soft 11. Fencing 18. Plaster/Dynal 25. Caranic Tile 32. Appliances Shutters 11. Fencing 19. Plocorating 26. Bathroom 33. Basement/Cawa Space Stations 13. Windows 20. Wood Tim 27. Plumbing 34. Clean-Up Valks 14. Weather-Shtipping 21. Stairs 28. Electrical 35. Miscellaneous	
ickTest	
Description Labor Materials Quantity Total AEI Opt B	efore A
A concrete perimeter foundation with center pier and post supports exists and appears adequate with no adverse condition observed at the time of the inspection.	
50.00 🗍 🗖 🏠	_
	id A

Now you are ready to enter the values for labor, materials and quantity.

*If you have no repairs in this section you can merely leave the description blank and enter a value of "0" for labor, materials and quantity. This will cause the finished report to print "no requirement" for the bid spec line itme which is a requirement for line items not work specified. See next slide...

		Labor	Materials	Quantity	Total
-1-	Masonry				
1	<no requirement=""></no>	\$0.00	\$0.00	0	\$0.00
	Sub-Total	\$0.00	\$0.00		\$0.00
	Grand Total	\$0.00	\$0.00		\$0.00
		Labor	Materials	Quantity	Total

Labor Materials Quantity Total

*It is not necessary to type "no requirement" the program will do it for you.

\$1,800.00 (\$1,80	0.00 for Masonry)			Profit, Overhead, & Tax								Sa	ive
File No: 1	ZANYS				Borrower:	Johnny Jones							
Lender: W	ell Fargo Home Mort	gage (New York)				123 Any Street							
asonry ding	8. Driveways 9. Exterior Paint	15. Exterior Doors 16. Interior Doors	22. Closets 23. Wood Floors	29. Heating 30. Insulation									
tters & Downspout		17. Partition Wall	24. Finished Floors	31. Cabinetry									
oof	11. Fencing	18. Plaster/Drywall	25. Ceramic Tile	32. Appliances									
utters	12. Grading	19. Decorating	26. Bathroom	33. Basement/Crawl Space									
teriors alks	13. Windows 14. Weather-Stripping	20. Wood Trim	27. Plumbing 28. Electrical	34. Clean-Up 35. Miscellaneous									
100 Contractor (1990)	14. Weather-Supping	21. Stalls	20. Electrical	55. Miscellarieous									
ection Notes													
crete perimeter fo	oundation with center pier	r and post supports exists	s and appears adequate	with no advserse condition observed at th	e time of the ir	nspection.							
ck Text										-	nsert A	Add	Dele
ckText										•	nsert ^	Add	Dele
ckText Description							Labor	Materials	Quantity	▼ I Total	nsert ×		
	6 new steel reinforced co	oncrete piers with wood (posts to support the center	er of the structure where the patio piers an	e currently in p	lace.		Materials \$100.00				Opt Be	
Description	6 new steel reinforced co	oncrete piers with wood p	posts to support the cente	er of the structure where the patio piers an	e currently in p	lace.				Total	AEI	Opt Be	fore /
Description	6 new steel reinforced co	oncrete piers with wood p	posts to support the cente	er of the structure where the patio piers an	e currently in p	lace.				Total	AEI	Opt Be	fore
Description	6 new steel reinforced co	oncrete piers with wood p	posts to support the cente	er of the structure where the patio piers an	e currently in p	lace.				Total	AEI	Opt Be	fore /
Description	6 new steel reinforced co	oncrete piers with wood p	posts to support the cente	er of the structure where the patio piers an	e currently in p	lace.				Total	AEI	Opt Be	fore d
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Description	6 new steel reinforced or	oncrete piers with wood j	posts to support the cente	er of the structure where the patio piers an	e currently in p	lace.				Total	AEI	Opt Be	fore /
Description	6 new steel reinforced or	oncrete piers with wood p	posts to support the cente	er of the structure where the patio piers an	e currently in p	lace.				Total	AEI	Opt Be	fore /
Description	6 new steel reinforced or	oncrete piers with wood j	posts to support the cent	er of the structure where the patio piers an	e currently in p	lace.				Total	AEI	Opt Be	fore /
Description	6 new steel reinforced or	oncrete piers with wood p	posts to support the cente	er of the structure where the patio piers an	e currently in p	lace.				Total	AEI	Opt Be	fore /
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Description	6 new steel reinforced or	oncrete piers with wood p	posts to support the cente	er of the structure where the patio piers an	e currently in p	łace.				Total	AEI	Opt Be	fore /
Description	6 new steel reinforced o	ancrete piers with wood p	posts to support the cent	er of the structure where the patio piers an	e currently in p	lace.				Total	AEI	Opt Be	fore /
Description	6 new steel reinforced co	ancrete piers with wood p	posts to support the cente	er of the structure where the patio piers an	e currently in p	łace.				Total	AEI	Opt Be	fore /
Description	5 new steel reinforced o	oncrete piers with wood j	posts to support the cent	er of the structure where the patio piers an	e currently in p	lace.				Total	AEI	Opt Be	fore /

The labor is total labor for that line item, the materials cost is per SF, LF, or each – then times the quantity. Typically I will insert the materials cost then quantity, once I verify that is correct I enter the labor last.

AEI = Allowable Energy Improvements. This is to help fill out the MMW or Maximum Mortgage Worksheet for your newer loan officers who might really appreciate your MMW on the project to help them figure out where things go. This is a major sales tool for you. By checking the AEI boxes for energy related items your MMW fills in the EEM section. Since this is for EEM most of the time it will be in insulation, appliances, plumbing for water heaters, heating, AC, and ductwork, items that have energy star ratings.

Next box is Op which means Optional. In some cases the borrower may want have a larger project that all of a sudden becomes a smaller project due to budget restraints. If you have marked the Op button they will see the items that are optional and they can strike them out.

The next box to the right of the bid specs is "Before" then "After" – this is for photos. This is very handy for bringing into your photos up as you write your report. You do have to find the file once per session, after that as you call for a photo it will open to that same folder. Once the photos is loaded it can be recalled in a second.