

Draw Sheet
Sec 203k and Sec184

Sample Work Writeup

Cost Consultant INFO HUD# No.
Contact Info Goes Here

Borrower: SAMPLE	Lender:	Case # Inspection Date
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I CERTIFY that I have carefully inspected this property for compliance with the general acceptability requirements (including health and safety) in Handbook 4905.1. I have reviewed the attached architectural exhibits and the estimated rehabilitation costs listed in column one below; they are acceptable for the rehabilitation of this property. 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 the rehabilitation proposal now meets all HUD requirements for the 203(k) Rehabilitation Mortgage Insurance.

Date		Work Categories	Category Totals	Prev. Draws	%	Remaining \$	%	Request this Draw	%	Accepted Amount	
1		FOUNDATION or MASONRY	\$2,255.00	\$0.00	0%	\$2,255.00	100%				1
2		SITE PREP and/or DEMO	\$2,500.00	\$0.00	0%	\$2,500.00	100%				2
3		GENERAL CARPENTRY	\$7,086.00	\$0.00	0%	\$7,086.00	100%				3
4		ROOF	\$675.00	\$0.00	0%	\$675.00	100%				4
5		EXTERIOR SIDING / STUCCO	\$10,655.00	\$0.00	0%	\$10,655.00	100%				5
6		PATIOS and/or DECKS	\$2,400.00	\$0.00	0%	\$2,400.00	100%				6
7		KITCHEN CABINETS	\$10,691.00	\$0.00	0%	\$10,691.00	100%				7
8		DRIVEWAY - WALKWAYS	\$525.00	\$0.00	0%	\$525.00	100%				8
9		EXTERIOR PAINT	\$975.00	\$0.00	0%	\$975.00	100%				9
10		WATER WELL									10
11		FENCING - GATES	\$498.00	\$0.00	0%	\$498.00	100%				11
12		LANDSCAPE	\$4,300.00	\$0.00	0%	\$4,300.00	100%				12
13		WINDOWS	\$3,435.00	\$0.00	0%	\$3,435.00	100%				13
14		FINISH CARPENTRY	\$940.00	\$0.00	0%	\$940.00	100%				14
15		EXT. DOORS - GARAGE DOOR	\$580.00	\$0.00	0%	\$580.00	100%				15
16		INTERIOR DOORS	\$450.00	\$0.00	0%	\$450.00	100%				16
17		UTILITIES (gas-water-elect)									17
18		PLASTER - DRYWALL	\$1,400.00	\$0.00	0%	\$1,400.00	100%				18
19		INTERIOR PAINT	\$7,737.00	\$0.00	0%	\$7,737.00	100%				19
20		CERAMIC TILE - GRANITE	\$7,767.00	\$0.00	0%	\$7,767.00	100%				20
21		STAIRS	\$1,029.00	\$0.00	0%	\$1,029.00	100%				21
22		CLOSETS	\$651.00	\$0.00	0%	\$651.00	100%				22
23		HARDWOOD FLOORS									23
24		FINISH FLOORING	\$22,915.00	\$0.00	0%	\$22,915.00	100%				24
25		MASTER BATH	\$4,860.00	\$0.00	0%	\$4,860.00	100%				25
26		HALLWAY BATH(s)	\$360.00	\$0.00	0%	\$360.00	100%				26
27		GENERAL PLUMBING	\$5,610.00	\$0.00	0%	\$5,610.00	100%				27
28		GENERAL ELECTRICAL	\$4,580.00	\$0.00	0%	\$4,580.00	100%				28
29		HEATING-AIR CONDITIONING	\$892.00	\$0.00	0%	\$892.00	100%				29
30		INSULATION									30
31		GENERAL CABINETS	\$500.00	\$0.00	0%	\$500.00	100%				31
32		BUILT-IN APPLIANCES	\$5,896.00	\$0.00	0%	\$5,896.00	100%				32
33		TERMITE FUMIGATION	\$1,560.00	\$0.00	0%	\$1,560.00	100%				33
34		GENERAL CLEANUP	\$700.00	\$0.00	0%	\$700.00	100%				34
35		MISCELLANEOUS									35
36		REPAIR TOTAL	\$114,422.00								36
37		CONTINGENCY RESERVE	15% 17,163.30	\$0.00	0%	\$17,163.30	100%				37
Column Totals ..				\$0.00		\$131,585.30					

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. WARNING: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1012; 31 U.S.C. 3729, 3902). This draw request is submitted for payment. All completed work has been done in a workmanlike manner. I hereby certify to the actual costs of rehabilitation as shown above in request column. I understand that a 10% holdback will not be released until job is complete and determined that no mechanic liens have been placed on the property.

Borrower

This draw request is submitted for payment. All completed work has been done in a workmanlike manner. I understand that a 10% holdback will not be released until all the work has been completed and it has been determined that no mechanic's and materialmen's liens have been placed on the property.

Contractor

The draw amounts are acceptable except as modified in the HUD/DE Accepted column

APPROVED FOR RELEASE	THIS DRAW	TOTALS TO DATE	Lender is hereby authorized to release from escrow account	
TOTAL FROM ABOVE..:	\$	\$	Payable to Borrower	\$
LESS 10% HOLDBACK ..	\$	\$	Payable to:	Payable to Fee Inspector \$
NET AMOUNT TO BORROWER	\$	\$	Lender's Authorized Agent	Signature &
			Date	

Borrower: **SAMPLE**

Property Address: _____

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Case # _____



The subject is a 4 bdrm, 3 1/2 bath, 3610 sf SFR built in 1990. It is a Bank REO property that has been subjected to significant vandalism which includes smoke damage from "camp fires" set in its foyer, physical drywall damage, damage to water pipes and flooring damage thruout. The planned remodel will address repairing the above noted damages as well as Borrower's desired upgrades.

#1 Foundation and/or Masonry	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$748	Dump & Mtl + 18 manhours for 1 Mason @ \$30 per hr. + 1 Laborer @ \$15 plus \$ 696.60	Employment Tax & 20% Profit	
	Replace damaged 12'x18' patio slab	for Total of	\$2,255.00
		TOTAL	\$2,255.00
#2 SITE PREP and/or DEMO	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$651	Dump & Mtl + 20 manhours for 1 Carpenter @ \$30 per hr. + 1 Laborer @ \$15 plus \$ 774.04	Employment Tax & 20% Profit	
	Remove all existing flooring, cabinets, counters & fixtures from kitchen & baths	for Total of	\$2,325.00
Est. @ \$8	Misc Mtl + 6 manhours for 0 Carpenter @ \$30 per hr. + 1 Laborer @ \$15 plus \$ 77.40	Employment Tax & 20% Profit	
	Remove ceramic tile from fireplaces	for Total of	\$175.00
		TOTAL	\$2,500.00
#3 GEN. CARPENTRY & CABINETS	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$225	Material + 3 manhours for 1 Carpenter @ \$30 per hr. + 0 Laborer @ \$15 plus \$ 83.08	Employment Tax & 20% Profit	
	Install new wood & glass pantry door	for Total of	\$405.00
Est. @ \$190	Material + 5 manhours for 1 Carpenter @ \$30 per hr. + 0 Laborer @ \$15 plus \$ 127.19	Employment Tax & 20% Profit	
	R&R 3' passage door from garage to sideyard	for Total of	\$465.00
Est. @ \$350	Material + 6 manhours for 1 Carpenter @ \$30 per hr. + 1 Laborer @ \$15 plus \$ 217.49	Employment Tax & 20% Profit	
	R&R 3" paint grade baseboards thruout dwellings	for Total of	\$820.00
Est. @ \$325	Material + 7 manhours for 1 Carpenter @ \$30 per hr. + 1 Laborer @ \$15 plus \$ 263.55	Employment Tax & 20% Profit	
	Install new shelves & closet poles in all bedroom wardrobes	for Total of	\$895.00
Est. @ \$15	Misc. Mtl + 3 manhours for 1 Finish Carpenter \$35 per hr. + 0 Laborer @ \$15 plus \$ 90.30	Employment Tax & 20% Profit	
	Labor to install Borrower's new 3' vanities in master bath	for Total of	\$210.00
Est. @ \$320	Material + 8 manhours for 1 Carpenter @ \$30 per hr. + 1 Laborer @ \$15 plus \$ 316.57	Employment Tax & 20% Profit	
	Frame in 6 new "canned lights" in kitchen	for Total of	\$1,005.00
Est. @ \$145	Material + 9 manhours for 1 Finish Carpenter \$35 per hr. + 0 Laborer @ \$15 plus \$ 256.45	Employment Tax & 20% Profit	
	R&R stain grade wood cap on "pony-wall" in entry	for Total of	\$700.00
Est. @ \$175	Material + 12 manhours for 1 Finish Carpenter \$35 per hr. + 0 Laborer @ \$15 plus \$ 370.53	Employment Tax & 20% Profit	
	Construct one mantle for fireplace in family room	for Total of	\$976.00
Est. @ \$175	Material + 5 manhours for 1 Carpenter @ \$30 per hr. + 0 Laborer @ \$15 plus \$ 126.94	Employment Tax & 20% Profit	
	R&R 32" "Bel-Air" passage door from den-bath to outside	for Total of	\$450.00
Est. @ \$4	Misc. Mtl + 3 manhours for 1 Finish Carpenter \$35 per hr. + 1 Laborer @ \$15 plus \$ 116.10	Employment Tax & 20% Profit	
	Labor to install Borrower's new cabinets in master bath area	for Total of	\$255.00
Est. @ \$255	Material + 8 manhours for 1 Carpenter @ \$30 per hr. + 1 Laborer @ \$15 plus \$ 300.70	Employment Tax & 20% Profit	
	Comconstruct new drop-in tub frame in master bath	for Total of	\$905.00
		TOTAL	\$7,086.00
#4 ROOF	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$303	Material + 4 manhours for 1 Roofer @ \$35 per hr. + 1 Laborer @ \$15 plus \$ 172.00	Employment Tax & 20% Profit	
	Repair damaged tile roofing ober entryway	for Total of	\$675.00
		TOTAL	\$675.00
#5 SIDING / STUCCO	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$2,620	Material + 48 manhours for 2 Plaster Mason @ \$35 per hr. + 1 Tender @ \$20 plus \$ 3,715.20	Employment Tax & 20% Profit	
	Repair damaged areas of exterior stucco + new color coat finish entire house	for Total of	\$10,655.00
		TOTAL	\$10,655.00
#6 PATIOS / DECKS	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$1,499	Material + 8 manhours for 2 Carpenter @ \$30 per hr. + 0 Laborer @ \$15 plus \$ 416.41	Employment Tax & 20% Profit	
	Install new 12x18 trellis patio cover	for Total of	\$2,400.00
		TOTAL	\$2,400.00
#7 KITCHEN CABNETS	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$10,016	Material + 8 manhours for 1 Carpenter @ \$30 per hr. + 1 Laborer @ \$15 plus \$ 312.31	Employment Tax & 20% Profit	
	Install new Prelude Collection kitchen cabinets per kitchen design provided	for Total of	\$10,691.00
		TOTAL	\$10,691.00
#8 DRIVE & WALKWAYS	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$107	Material + 5 manhours for 1 Mason @ \$30 per hr. + 1 Laborer @ \$15 plus \$ 193.50	Employment Tax & 20% Profit	
	Replace damaged 3'x8' walkway in front yard	for Total of	\$525.00
		TOTAL	\$525.00

Borrower: **SAMPLE**

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#9 EXTERIOR PAINT	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$270	Material + 3 manhours for 1 Painter @ \$35 per hr. + 1 Laborer @ \$15 plus \$ 147.92	Employment Tax & 20% Profit	
	Prep & Paint garage floor with epoxy paint	for Total of	\$590.00
Est. @ \$135	Material + 4 manhours for 1 Painter @ \$35 per hr. + 0 Laborer @ \$15 plus \$ 115.58	Employment Tax & 20% Profit	
	Paint exterior wood trim & doors	for Total of	\$385.00
		TOTAL	\$975.00
#10 WATER WELL	this work to be done by:		
Est. @ \$0	Material + 0 manhours for 1 Specialist @ \$45 per hr. + 0 Laborer @ \$15 plus \$ -	Employment Tax & 20% Profit	
		for Total of	\$0.00
		TOTAL	\$0.00
#11 FENCING & GATES	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$163	Material + 4 manhours for 1 Carpenter @ \$30 per hr. + 1 Laborer @ \$15 plus \$ 154.80	Employment Tax & 20% Profit	
	Replace damaged 3'x8' walkway in front yard	for Total of	\$498.00
		TOTAL	\$498.00
#12 LANDSCAPE	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$1,436	Material + 28 manhours for 1 Gardner @ \$25 per hr. + 2 Laborer @ \$15 plus \$ 1,324.40	Employment Tax & 20% Profit	
	New grass sod and sprinkler system in front & rear yards	for Total of	\$4,300.00
		TOTAL	\$4,300.00
#13 WINDOWS	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$625	Material + 3 manhours for 1 Carpenter @ \$30 per hr. + 1 Laborer @ \$15 plus \$ 129.65	Employment Tax & 20% Profit	
	Replace 5'x6' glass window over entry door	for Total of	\$905.00
Est. @ \$575	Material + 3 manhours for 1 Carpenter @ \$30 per hr. + 1 Laborer @ \$15 plus \$ 120.36	Employment Tax & 20% Profit	
	Install new by-pass glass door in upstairs bath and downstairs den bath	for Total of	\$835.00
Est. @ \$547	Material + 4 manhours for 1 Specialist @ \$35 per hr. + 1 Laborer @ \$15 plus \$ 151.79	Employment Tax & 20% Profit	
	Install new "corner glass" shower door in master bath	for Total of	\$875.00
Est. @ \$142	Material + 2 manhours for 1 Specialist @ \$35 per hr. + 1 Laborer @ \$15 plus \$ 82.13	Employment Tax & 20% Profit	
	Install 2 "Oval Mirrors" in master bath	for Total of	\$320.00
Est. @ \$139	Material + 2 manhours for 1 Specialist @ \$35 per hr. + 0 Laborer @ \$15 plus \$ 51.17	Employment Tax & 20% Profit	
	Install 2 "Oval Mirrors" in upstairs hall bath	for Total of	\$250.00
Est. @ \$125	Material + 2 manhours for 1 Carpenter @ \$30 per hr. + 0 Laborer @ \$15 plus \$ 57.79	Employment Tax & 20% Profit	
	Install new window rollers on all windows	for Total of	\$250.00
		TOTAL	\$3,435.00
#14 FINISH CARPENTRY	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$235	Material + 8 manhours for 1 Finish Carpenter @ \$35 per hr. + 1 Laborer @ \$15 plus \$ 325.94	Employment Tax & 20% Profit	
	Clean & Refinish wood stair case	for Total of	\$940.00
		TOTAL	\$940.00
#15 EXT. DOORS - GARAGE DOOR	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$80	Material + 3 manhours for 1 Carpenter @ \$30 per hr. + 0 Laborer @ \$15 plus \$ 67.08	Employment Tax & 20% Profit	
	R&R springs on small garage overhead door	for Total of	\$225.00
Est. @ \$270	Material + 2 manhours for 1 Carpenter @ \$30 per hr. + 0 Laborer @ \$15 plus \$ 39.22	Employment Tax & 20% Profit	
	Install new lockset on entry door	for Total of	\$355.00
		TOTAL	\$580.00
#16 INTERIOR DOORS	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$175	Material + 5 manhours for 1 Carpenter @ \$30 per hr. + 0 Laborer @ \$15 plus \$ 126.94	Employment Tax & 20% Profit	
	Install new 1-hour fire rated, flat slab passage door between house & garage	for Total of	\$450.00
		TOTAL	\$450.00
#17 UTILITIES	this work to be done by:		
Est. @ \$0	Material + 0 manhours for 0 Plumber @ \$35 per hr. + 0 Laborer @ \$15 plus \$ -	Employment Tax & 20% Profit	
		for Total of	\$0.00
		TOTAL	\$0.00
#18 PLASTER - DRYWALL	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$180	Material + 10 manhours for 1 Drywaller @ \$30 per hr. + 1 Laborer @ \$15 plus \$ 399.77	Employment Tax & 20% Profit	
	Repair all damaged drywall thruout dwelling	for Total of	\$1,045.00
Est. @ \$80	Material + 5 manhours for 1 Drywaller @ \$30 per hr. + 0 Laborer @ \$15 plus \$ 126.94	Employment Tax & 20% Profit	
	Remove laundry shute in master bedroom, drywall & texture	for Total of	\$355.00
		TOTAL	\$1,400.00
#19 INTERIOR PAINTING	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$85	Material + 13 manhours for 0 Painter @ \$30 per hr. + 2 Laborer @ \$15 plus \$ 346.75	Employment Tax & 20% Profit	
	Wash down all walls, ceilings & woodwork with TSP cleaner	for Total of	\$835.00
Est. @ \$350	Material + 14 manhours for 1 Painter @ \$30 per hr. + 1 Laborer @ \$15 plus \$ 531.74	Employment Tax & 20% Profit	
	Primer all walls & ceilings with Kilz primer	for Total of	\$1,500.00
Est. @ \$750	Material + 43 manhours for 1 Painter @ \$30 per hr. + 1 Laborer @ \$15 plus \$ 1,666.81	Employment Tax & 20% Profit	
	Paint all interior walls, ceilings, painted woodwork & doors	for Total of	\$4,355.00
Est. @ \$24	Material + 3 manhours for 0 Painter @ \$30 per hr. + 1 Laborer @ \$15 plus \$ 41.54	Employment Tax & 20% Profit	
	Paint inside of 3 fireplaces with heat resistant paint	for Total of	\$114.00
Est. @ \$275	Material + 8 manhours for 1 Painter @ \$30 per hr. + 1 Laborer @ \$15 plus \$ 304.18	Employment Tax & 20% Profit	
	Paint interior of garage	for Total of	\$933.00
		TOTAL	\$7,737.00

Borrower: **SAMPLE**

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#20 CERAMIC TILE & GRANITE	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$1,957	Material + 44 manhours for 1	Tilesetter @ \$40 per hr. + 1 Laborer @ \$15 plus \$ 2,103.90	Employment Tax & 20% Profit
Install new granite counters in kitchen			for Total of \$6,507.00
Est. @ \$385	Material + 2 manhours for 1	Tilesetter @ \$40 per hr. + 0 Laborer @ \$15 plus \$ 57.79	Employment Tax & 20% Profit
Install ceramic tile mural on wall in kitchen (patern provided by Borrower)			for Total of \$510.00
Est. @ \$300	Material + 6 manhours for 1	Tilesetter @ \$40 per hr. + 0 Laborer @ \$15 plus \$ 208.12	Employment Tax & 20% Profit
New ceramic tile around 3 fireplaces			for Total of \$750.00
			TOTAL \$7,767.00
#21 STAIRS	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$354	Material + 10 manhours for 1	Finish Carpenter \$35 per hr. + 0 Laborer @ \$15 plus \$ 312.14	Employment Tax & 20% Profit
Repair all stair railings & spindles + repair stair treads as needed			for Total of \$1,029.00
			TOTAL \$1,029.00
#22 CLOSETS	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$468	Material + 2 manhours for 1	Finish Carpenter \$35 per hr. + 1 Laborer @ \$15 plus \$ 84.71	Employment Tax & 20% Profit
Install set of mirrored closet dors in master bedroom			for Total of \$651.00
			TOTAL \$651.00
#23 HARDWOOD FLOORS	this work to be done by:		
Est. @ \$0	Material + 0 manhours for 1	Finish Carpenter \$35 per hr. + 0 Laborer @ \$15 plus \$ -	Employment Tax & 20% Profit
			for Total of \$0.00
			TOTAL \$0.00
#24 FINISH FLOORING	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$465	Material + 6 manhours for 1	Tilesetter @ \$40 per hr. + 1 Laborer @ \$15 plus \$ 300.36	Employment Tax & 20% Profit
Install new 18"x18" travertine flooring in master bath			for Total of \$1,115.00
Est. @ \$6,634	Material + 39 manhours for 1	Tilesetter @ \$40 per hr. + 1 Laborer @ \$15 plus \$ 1,823.89	Employment Tax & 20% Profit
Install new travertine flooring in family room, kitchen, dining room & entry			for Total of \$10,579.00
Est. @ \$318	Material + 2 manhours for 1	Tilesetter @ \$40 per hr. + 0 Laborer @ \$15 plus \$ 57.79	Employment Tax & 20% Profit
Install 36"x36" tile medallian in entry			for Total of \$443.00
Est. @ \$9,614	Material + 9 manhours for 2	Carpet Installer @ \$35 per hr. + 0 Laborer @ \$15 plus \$ 538.19	Employment Tax & 20% Profit
New carpet in formal areas of living, dining, den, stairs and in bedrooms (inc. padding)			for Total of \$10,778.00
			TOTAL \$22,915.00
#25 MASTER BATH	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$3,500	Material + 9 manhours for 1	Plumber @ \$35 per hr. + 1 Assist @ \$25 plus \$ 462.34	Employment Tax & 20% Profit
Relocate plumbing & install new spa tub in master bath			for Total of \$4,500.00
Est. @ \$170	Material + 3 manhours for 1	Plumber @ \$35 per hr. + 0 Assist @ \$25 plus \$ 87.89	Employment Tax & 20% Profit
Reinstall sinks in master bath with new drains & supply lines			for Total of \$360.00
			TOTAL \$4,860.00
#26 HALLWAY BATH	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$170	Material + 3 manhours for 1	Plumber @ \$35 per hr. + 0 Assist @ \$25 plus \$ 87.89	Employment Tax & 20% Profit
Reinstall sinks in hallway bath with new drains & supply lines			for Total of \$360.00
			TOTAL \$360.00
#27 GENERAL PLUMBING	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$65	Material + 7 manhours for 1	Plumber @ \$35 per hr. + 0 Assist @ \$25 plus \$ 201.07	Employment Tax & 20% Profit
Repair missing plumbing behind kitchen sink			for Total of \$500.00
Est. @ \$180	Material + 1 manhours for 1	Plumber @ \$35 per hr. + 0 Assist @ \$25 plus \$ 43.95	Employment Tax & 20% Profit
Repair missing plumbing at water heater + new TRP with straps			for Total of \$275.00
Est. @ \$280	Material + 4 manhours for 1	Plumber @ \$35 per hr. + 0 Assist @ \$25 plus \$ 113.18	Employment Tax & 20% Profit
Install new water service pressure regulator			for Total of \$525.00
Est. @ \$1,600	Material + 9 manhours for 0	Plumber @ \$35 per hr. + 1 Assist @ \$25 plus \$ 196.30	Employment Tax & 20% Profit
R&R 5 wide spread sink faucets			for Total of \$2,025.00
Est. @ \$45	Material + 2 manhours for 1	Plumber @ \$35 per hr. + 0 Assist @ \$25 plus \$ 57.79	Employment Tax & 20% Profit
Replace ice-maker water line in kitchen wall			for Total of \$170.00
Est. @ \$95	Material + 1 manhours for 1	Plumber @ \$35 per hr. + 0 Assist @ \$25 plus \$ 27.69	Employment Tax & 20% Profit
R&R 2 angle stops and supply lines in downstairs bath			for Total of \$155.00
Est. @ \$75	Material + 3 manhours for 1	Plumber @ \$35 per hr. + 1 Assist @ \$25 plus \$ 143.45	Employment Tax & 20% Profit
Install new gas line in kitchen for new oven			for Total of \$385.00
Est. @ \$370	Material + 2 manhours for 1	Plumber @ \$35 per hr. + 0 Assist @ \$25 plus \$ 57.79	Employment Tax & 20% Profit
Install new kitchen sink			for Total of \$495.00
Est. @ \$755	Material + 5 manhours for 1	Plumber @ \$35 per hr. + 0 Assist @ \$25 plus \$ 150.50	Employment Tax & 20% Profit
Install faucet & kitchen sink drain lines			for Total of \$1,080.00
			TOTAL \$5,610.00

Borrower: **SAMPLE**

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#28 GENERAL ELECTRICAL	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$275	Material + 7 manhours for 1	Electrician @ \$35 per hr. + 0 Assist @ \$25 plus \$ 217.32	Employment Tax & 20% Profit
		Install 6 can lights" in kitchen	for Total of \$745.00
Est. @ \$225	Material + 7 manhours for 0	Electrician @ \$35 per hr. + 1 Assist @ \$25 plus \$ 143.41	Employment Tax & 20% Profit
		R&R all outlets & switches thruout dwelling	for Total of \$535.00
Est. @ \$175	Material + 4 manhours for 0	Electrician @ \$35 per hr. + 1 Assist @ \$25 plus \$ 83.42	Employment Tax & 20% Profit
		R&R 6 surface mounted lights	for Total of \$355.00
Est. @ \$400	Material + 2 manhours for 1	Electrician @ \$35 per hr. + 1 Assist @ \$25 plus \$ 115.58	Employment Tax & 20% Profit
		R&R 2 chandeliers in entryway	for Total of \$650.00
Est. @ \$240	Material + 3 manhours for 0	Electrician @ \$35 per hr. + 1 Assist @ \$25 plus \$ 69.45	Employment Tax & 20% Profit
		R&R all "caned lights" trim and rings	for Total of \$390.00
Est. @ \$145	Material + 6 manhours for 1	Electrician @ \$35 per hr. + 0 Assist @ \$25 plus \$ 175.48	Employment Tax & 20% Profit
		Install 4 "can lights: in soffet over master bath sink	for Total of \$525.00
Est. @ \$250	Material + 6 manhours for 1	Electrician @ \$35 per hr. + 0 Assist @ \$25 plus \$ 170.97	Employment Tax & 20% Profit
		Install "scance lights" on master bath wall	for Total of \$620.00
Est. @ \$100	Material + 2 manhours for 0	Electrician @ \$35 per hr. + 1 Assist @ \$25 plus \$ 46.44	Employment Tax & 20% Profit
		R&R all smoke detectors	for Total of \$200.00
Est. @ \$120	Material + 2 manhours for 0	Electrician @ \$35 per hr. + 1 Assist @ \$25 plus \$ 41.71	Employment Tax & 20% Profit
		R&R lights in 2 guest baths & downstairs bath	for Total of \$210.00
Est. @ \$260	Material + 2 manhours for 0	Electrician @ \$35 per hr. + 1 Assist @ \$25 plus \$ 41.71	Employment Tax & 20% Profit
		Install 4 exterior porch lights	for Total of \$350.00
		TOTAL	\$4,580.00
#29 HEATING - AIR CONDITIONING	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$87	Material + 2 manhours for 1	Plumber @ \$35 per hr. + 1 Assist @ \$20 plus \$ 104.06	Employment Tax & 20% Profit
		Service both systems & install new A/C filters	for Total of \$312.00
Est. @ \$130	Material + 2 manhours for 1	Plumber @ \$35 per hr. + 0 Assist @ \$20 plus \$ 69.53	Employment Tax & 20% Profit
		Install 2 new thermostats	for Total of \$280.00
Est. @ \$225	Material + 2 manhours for 0	Plumber @ \$35 per hr. + 1 Assist @ \$20 plus \$ 34.74	Employment Tax & 20% Profit
		R&R all vent & register grills	for Total of \$300.00
		TOTAL	\$892.00
#30 INSULATION	this work to be done by:		
Est. @ \$0	Material + 0 manhours for 0	Specialist @ \$30 per hr. + 0 Laborer @ \$15 plus \$ -	Employment Tax & 20% Profit
			for Total of \$0.00
		TOTAL	\$0.00
#31 GEN. CABINERY	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$305	Material + 3 manhours for 1	Finish Carpenter \$35 per hr. + 0 Laborer @ \$15 plus \$ 90.30	Employment Tax & 20% Profit
		Install new linen cabinets in bedroom hallway	for Total of \$500.00
		TOTAL	\$500.00
#32 BUILT-IN APPLIANCES	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$382	Material + 1 manhours for 1	Specialist @ \$30 per hr. + 0 Laborer @ \$15 plus \$ 36.89	Employment Tax & 20% Profit
		New builtin microwave oven	for Total of \$462.00
Est. @ \$2,566	Material + 2 manhours for 1	Specialist @ \$30 per hr. + 0 Laborer @ \$15 plus \$ 57.79	Employment Tax & 20% Profit
		New builtin wall oven	for Total of \$2,691.00
Est. @ \$1,582	Material + 2 manhours for 1	Specialist @ \$30 per hr. + 0 Laborer @ \$15 plus \$ 41.80	Employment Tax & 20% Profit
		New drop-in cooktop	for Total of \$1,672.00
Est. @ \$696	Material + 2 manhours for 1	Specialist @ \$30 per hr. + 0 Laborer @ \$15 plus \$ 41.80	Employment Tax & 20% Profit
		New dishwasher	for Total of \$786.00
Est. @ \$186	Material + 2 manhours for 1	Specialist @ \$30 per hr. + 0 Laborer @ \$15 plus \$ 45.67	Employment Tax & 20% Profit
		New disposal	for Total of \$285.00
		TOTAL	\$5,896.00
#33 TERMITE FUMIGATE	this work to be done by:	XYZ TERMITE COMPANY	
		Termite Fumigation as noted in Termite Report	for Total of \$1,560.00
		TOTAL	\$1,560.00
#34 GEN. CLEANUP	this work to be done by:	GENERAL CONTRACTING SERVICE	
Est. @ \$365	Dumpster + 6 manhours for 0	Carpenter @ \$30 per hr. + 2 Laborer @ \$15 plus \$ 154.80	Employment Tax & 20% Profit
		General cleanup on completion of remodel	for Total of \$700.00
		TOTAL	\$700.00
#35 MISCELLANEOUS	this work to be done by:		
Est. @ \$0	Material + 0 manhours for 0	Carpenter @ \$30 per hr. + 0 Laborer @ \$15 plus \$ -	Employment Tax & 20% Profit
			for Total of \$0.00
		TOTAL	\$0.00
		Total of Catagories	\$114,422.00
		Utilities NOT on 15% Contingency Reserve	\$17,163.30