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City of Las Cruces[®]
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Council Action and Executive Summary

Item # 5 Ordinance/Resolution#: 11-175 Council District: 1

For Meeting of February 22, 2011

(Adoption Date)

TITLE: A RESOLUTION APPROVING A RECONSTRUCTION PROJECT AND AN EXCEPTION TO THE HOME REHABILITATION HANDBOOK FOR THE RESIDENCE LOCATED AT 641 E. LUCERO AVENUE.

PURPOSE(S) OF ACTION: Approve a home rehabilitation re-construction project through the City Home Rehabilitation Program.

Drafter and Staff Contact: Maria Fahrenkrog <i>MF</i>		Department: Community Development <i>RF</i>		Phone: 528-3177	
Department	Signature	Phone	Department	Signature	Phone
Community Development	<i>DW</i>	528-3066	Budget	<i>Richard M. ...</i>	541-2107
			Assistant City Manager	<i>SD</i>	541-2271
Legal	<i>A. ...</i>	541-2128	City Manager	<i>...</i>	541-2076

BACKGROUND / KEY ISSUES / CONTRIBUTING FACTORS: The Home Rehabilitation Staff has processed the application for the home rehabilitation program for Mrs. Elizabeth Ontiveros, whose residence is located at 641 E. Lucero Avenue. The house is inhabited by the homeowner, her daughter and grandson. Mrs. Ontiveros has an annual income of \$20,459.81; which is 52% of the Median Income.

This is the second time Mrs. Ontiveros has applied for Home Rehabilitation Funds. The first time was in 1978, when she qualified for a loan for \$7,927.50; which she paid in full in February 1995. This funding was used for a room addition and kitchen repairs. Per current Home Rehabilitation Handbook guidelines (Chapter III, Part D – Subsequent Participation), the \$7,927.50, has to be subtracted from the maximum amount allowed for current loans, which is \$40,000. This will leave Mrs. Ontiveros with \$32,072.50 for the loan, plus \$17,000 of Weatherization/Soft Cost Grant for a maximum total of \$49,072.50.

In Mrs. Ontiveros case, the present home rehabilitation guidelines do not allow funding in excess of \$49,072.50, which is insufficient to improve the living conditions of the home and this family; therefore, staff is requesting that the City Council authorize extra funding to demolish and reconstruct the Ontiveros' home.

Staff evaluated the dwelling for home rehabilitation and came up with an approximate estimated cost of \$82,000, which includes the addition of a bedroom, as the homeowner currently uses the dining room as her bedroom. This sum exceeds the maximum home rehabilitation limits of \$49,072.50 allowed to the homeowner. It was also determined that the

appraised value of the house does not reflect the amount invested. Presently, this property has an assessed value of \$42,848.00. Please refer to enclosed staff estimation for rehabilitation.

Staff estimates the total cost of this project to be \$122,348.00 as follows:

1. Demolition and reconstruction of the homeowner's dwelling at a cost of approximately \$107,348.00 per bids received on January 6, 2011.
2. The soft cost, which includes necessary relocation expenses, will be approximately \$15,000.00.

The appraised value of the proposed new home is \$124,300, with a size of approximately 1,382 square feet with three bedrooms and two bathrooms.

To determine the cost of the new reconstructed home, staff went out for and received four bids from qualified contractors. Per HUD and City regulations, acceptable bids should not be greater than 10% or less than 15% of staff estimate, which is \$111,273.38. Two bids fell within this parameter; one for \$105,787.72 and another for \$107,347.38. Staff took into account the highest of the acceptable bids, as the homeowner will not make a choice of contractors until City Council takes action on this proposed Resolution. The contractors will honor their bids until March 7, 2011. Due to the confidentiality issues associated with the procurement process, staff is unable to share detail on the actual bids received other than what is provided above.

Staff is requesting that the City Council grant an exception in accordance with Chapter VIII, Part B-4 of the City's Home Rehabilitation Handbook for a substantial rehabilitation for the Ontiveros home for a total investment not to exceed \$122,348, which includes relocation assistance, closing costs and other associated fees. Staff estimated the soft cost/relocation assistance amount to be \$15,000. Any surplus funding will be refunded to the Home Rehabilitation Program account.

Because of Mrs. Ontiveros' income; she would qualify for a grant of \$17,000 and a no interest loan for approximately \$105,348 to be paid in installments of approximately \$292.63 for 30 years. Besides the monthly installment to the City, Mrs. Ontiveros will also be responsible for property taxes and homeowners insurance, which will add approximately \$130.00 to her monthly installment of \$292.63, totaling \$422.63 for housing expenses. This payment would bring her debt-to income-ratio to 47%; 5% above the accepted 42% limit.

Mrs. Ontiveros is 66 years old. She has two jobs and receives Social Security benefits. She works as a caregiver earning \$10,400 a year; she also works at McDonald's earning \$3,665.21 a year. Her annual Social Security income is \$6,393.60. She also has a savings account that earns approximately \$1.00 in interest. Her total annual income is \$20,459.81. Because of her age, the homeowner is concerned about being able to hold her two jobs for too much longer and being able to meet her commitment to the City, therefore, she is requesting a Deferred Payment Loan (DPL) in lieu of the no interest loan she qualifies for.

Staff is requesting the City Council to grant an exception to the loan and allow Mrs. Ontiveros to have a Deferred Payment Loan (DPL) for the approximate amount of \$105,348 which will be due and payable when the owner transfers title and/or ceases to live in the property.

An exception to Chapter VIII, Part C-1 –Terms of the Loan of the Home Rehabilitation Handbook, which reads: “Interest Rates: For a qualified low- and moderate-income household (at 80% or below of area median income), and based solely on the legal homeowner(s) income and not that of any other non-owner, adult household members, the interest rate for the Program Loan will be determined as follows:

Area Median Income * (adjusted for household size)	Interest Rate
75.01% to 80%	3%
70.01% to 75%	2%
60.01% to 70%	1%
50.01% to 60%	0%
Up to 50%	Deferred Payment Loan
All households with an adjusted AMI of 30% or less	Grant of up to \$10,000.00, all amounts over \$10,000 will be a Deferred Payment Loan

*As determined and published annually by the Dept. of Housing & Urban Development”

By granting this exception, the City will be able to provide Mrs. Ontiveros with a grant and a Deferred Payment Loan at zero percent (0%) interest with necessary funding to cover all the demolition and construction expenses, and cover relocation and soft cost expenses. The Deferred Payment Loan will be due and payable when the owner transfers title and or ceases to live in the property. Mrs. Ontiveros will be responsible to make monthly payments of approximately \$130 into an escrow account for the payment of property taxes and homeowners insurance.

SUPPORT INFORMATION:

1. Resolution
2. Exhibit “A” – Work Write Up
3. Attachment “B” – Appraisal
4. Attachment “C” – Property Survey
5. Attachment “D” – Pictures of the current home
6. Attachment “E” – Staff Estimate for Rehabilitation

SOURCE OF FUNDING:

Is this action already budgeted?	Yes	<input checked="" type="checkbox"/>	See fund summary below
	No	<input type="checkbox"/>	If No, then check one below:
	<i>Budget Adjustment Attached</i>	<input type="checkbox"/>	Expense reallocated from:
		<input type="checkbox"/>	Proposed funding is from a new revenue source (i.e. grant; see details below)
<input type="checkbox"/>		Proposed funding is from fund balance in the _____ Fund.	
Does this action create any revenue?	Yes	<input type="checkbox"/>	Funds will be deposited into this fund: _____ in the amount of \$ _____.
	No	<input checked="" type="checkbox"/>	There is no new revenue generated by this action.

FUND EXPENDITURE SUMMARY:

Fund Name(s)	Account Number(s)	Expenditure Proposed	Available Budgeted Funds in Current FY	Remaining Funds	Purpose for Remaining Funds
Community Development (Fund 2000)	20184200-722195-10208	\$58,520.46	\$104,501.01	\$45,980.55	Other Home Rehabilitation Activities
Community Development (Fund 2000)	20184240-722195-10209	\$63,827.54	\$158,824.00	\$94,996.46	Other Home Rehabilitation Activities

OPTIONS / ALTERNATIVES:

1. Vote "Yes"; this will approve the demolition and reconstruction of a family dwelling in dire need of help and will also contribute to a positive image within the neighborhood and promote pride and community values, reducing the potential for neighborhood blight.
2. Vote "No"; this will not approve help needed for a family whose house is in dire need of repair, and will not contribute to a positive image within the neighborhood and promote pride and community values, and will not reduce the potential for neighborhood blight.
3. Vote to "Amend"; with modifications. Modifications could include such changes in the Resolution as Council deems appropriate.
4. Vote to "Table"; and direct staff accordingly.

REFERENCE INFORMATION

The resolution(s) and/or ordinance(s) listed below are only for reference and are not included as attachments or exhibits.

1. N/A

RESOLUTION NO. 11-175**A RESOLUTION APPROVING A RECONSTRUCTION PROJECT AND AN EXCEPTION TO THE HOME REHABILITATION HANDBOOK FOR THE RESIDENCE LOCATED AT 641 E. LUCERO AVENUE.**

The City Council is informed that:

WHEREAS, the Home Rehabilitation Staff has processed the application for the home rehabilitation program for Mrs. Elizabeth Ontiveros, whose house is located at 641 E. Lucero Avenue; and

WHEREAS, Mrs. Ontiveros received a Home Rehabilitation Loan in 1978 for \$7,927.81, which was used to add a room to her home and improve the kitchen; this loan was paid off in 1995; and

WHEREAS, per current Home Rehabilitation Handbook guidelines (Chapter III, Part D – Subsequent Participation), the \$7,927.50, has to be subtracted from the maximum amount allowed to loans, which is \$40,000. This will leave Mrs. Ontiveros with \$32,072.50 for the loan plus \$17,000 of Weatherization/Soft Cost Grant for a maximum total of \$49,072.50; and

WHEREAS, the homeowner has an annual income of \$20,459.81, which is 52% of the median for a family of 3; and

WHEREAS, the house is in an extensive state of disrepair and staff estimated the rehabilitation cost, which includes the addition of a bedroom, to be \$82,000. This amount exceeds the maximum funding limits of \$49,072.50 available to the homeowner per the City's Home Rehabilitation Handbook; and

WHEREAS, to determine the cost of the new reconstructed home, staff went out for and received four bids from qualified contractors, two of which are

acceptable bids for \$105,787.72 and \$107,347.38. Per HUD and City regulations, acceptable bids should not be greater than 10% or less than 15% of staff estimate, which is \$111,273.38; and

WHEREAS, staff took into account the highest of the acceptable bids, as the homeowner will not make a choice of contractors until City Council acts upon this Resolution; and

WHEREAS, Home Rehabilitation staff is requesting City Council approval for additional funding in the amount of \$122,348.00 to demolish and reconstruct the structure, and pay for soft cost and relocation expenses per the City-adopted Home Rehabilitation Program Handbook, as amended, Section VIII, Part B-4; and

WHEREAS, the appraised value of Mrs. Ontiveros proposed new home is \$124,300, which include 3 bedrooms and 2 bathrooms; and

WHEREAS, under the Home Rehabilitation guidelines, Mrs. Ontiveros qualifies for a grant for up to \$17,000 and a 0% interest loan for approximately \$105,348 to be paid in monthly installments for 30 years; and

WHEREAS, Mrs. Ontiveros is 66 years old, has two jobs and receives Social Security benefits with a total annual income is \$20,459.81; and

WHEREAS, because of the homeowner's age, she is concerned about being able to hold two jobs for too much longer and not being able to make payments on the loan; and

WHEREAS, because of the applicant's low income and the possibility that she will not be able to hold two jobs for much longer, staff is requesting the City

Council to grant an exception to the loan and allow Mrs. Ontiveros to assume a Deferred Payment Loan (DPL) for the \$105,348, which will be due and payable when the owner transfers title and/or ceases to live in the property; and

WHEREAS, Mrs. Ontiveros will be responsible to make monthly payments of approximately \$130 into an escrow account for the payment of property taxes and homeowners insurance; and

WHEREAS, the City Council has the authority to approve additional funding and to grant exceptions to the Home Rehabilitation Program guidelines.

NOW, THEREFORE, Be it resolved by the governing body of the City of Las Cruces:

(I)

THAT the City Council, in accordance with Chapter VIII, Part B-4 of the City's Home Rehabilitation Handbook, hereby grants a Substantial Rehabilitation for the property at 641 E. Lucero Avenue, owned and occupied by Elizabeth Ontiveros and her family, for a total investment not to exceed \$122,348, which includes relocation assistance, closing costs and other associated fees.

(II)

THAT the Home Rehabilitation Project for 641 E. Lucero Avenue is hereby granted the following exception: Chapter VIII Part C-1- Terms of the Loan of the Home Rehabilitation Handbook to allow the owner, Elizabeth Ontiveros, to have a Deferred Payment Loan in lieu of a regular loan at 0% interest.

(III)

THAT City staff is hereby authorized to do all deeds necessary in the accomplishment of the herein above.

DONE and APPROVED this ____ day of _____, 2011.

(SEAL)

APPROVED:

Mayor

ATTEST:

City Clerk

Moved by: _____

Seconded by: _____

VOTE:

Mayor Miyagishima: _____

Councillor Silva: _____

Councillor Connor: _____

Councillor Pedroza: _____

Councillor Small: _____

Councillor Sorg: _____

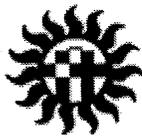
Councillor Thomas: _____

APPROVED AS TO FORM:



City Attorney

Exhibit "A"



City of Las Cruces

Owner: Elizabeth Ontiveros Date : October 25, 2010
 Address: 641 Lucero, Las Cruces, NM 88001 Application #: 1463
 Date of walk- thru: _____ Ph. 575- 805-2326

TO ALL CONTRACTORS:

All work must conform to the general specifications of the Building Codes, and Zoning Laws. **All required permits** in accordance with the Municipal Code of the City of Las Cruces must be secured prior to the start of any demolition or construction on this project.

WARNING: Due to the potential presence of **LEAD BASED PAINT** in this project contractors are required to use Lead Safe Work Practices.

WORKMANSHIP: All work shall be neatly done in a workmanlike manner and shall be uniform in appearance. All work and materials must conform to the Construction Standards of the Home Rehabilitation Handbook. Contractors shall be responsible for any work that does not meet Home Rehabilitation Standards. The Contractor will provide all material unless otherwise specified. Changes in material and/or work requirements will not be accepted for payment unless given prior approval in writing by Rehab Coordinator, Homeowner, and Supervisors. No work is to be performed before receiving such approval.

At the time of Final Inspection all warranties and guarantees for any new appliances that have been installed shall be filled out and dated to include name, address, and dealer where appliances were purchased. All inspection permits shall be delivered and all building debris and trash must be removed from the job site before final inspection. The Contractor, Home Rehab. Coordinator and Homeowner shall be present at final inspection.

Work Write-up

Contractor is to verify all information at job site. All measurements and / or estimations are for staff use only. Bidding contractors are responsible for taking their own measurements for the purpose of calculating their bids. Failure to do so may result in disqualification.

Accepted by Home Owner: _____ Date: _____

SCOPE OF WORK: Demolition and removal of existing dilapidated dwelling, preparation of site and the reconstruction of a dwelling, driveway, and sidewalk on same property. Contractors are required to use Lead Safe Work Practices.

RECONSTRUCTION OF DWELLING: Reconstruct a dwelling in accordance with approved plans and work write-up that will meet or exceed all applicable codes, and minimum standards. The dwelling is a single family residential unit, three bedrooms, two baths, of approximately (1300) thirteen hundred square feet living space. A model plan is provided with this work write-up as the standard for construction.

The contractor is to provide a detailed set of plans, as required by the City for review. To include site plan, showing location on lot, exterior elevations, roof plan, glazing schedule, floor plan, electrical, plumbing, HVAC, load calculation, etc. Construction of dwelling requires compliance to zoning set-backs. Home Rehab staff and the homeowner must approve plans.

Demolition/ Site Preparation:

Demolition & Removal: Remove all building components, slab, foundation, and debris, of existing building. Disconnect all existing utilities which include; electrical wiring, electrical meter, pipes and fixtures. Remove all pipes, and all debris from underground within the footing/structure location and the remainder of the lot. Dispose of all in approved manner and location. The contractor is responsible for the cost and arrangements to have any utilities moved, removed, reconnected, and to provide for temporary utilities connections needed for construction.

Site Grading: Prepare site for the reconstruction of the dwelling. Remove any vegetation interfering with construction. Grade, level, and raise the lot, as required. Provide and install compacted fill, as needed to ensure drainage of surface water away from the structure, to approved location. Provide ponding as required.

Total: \$ _____

Concrete:

Foundation: Construct a concrete floor, slab on grade, with turn down footings that will meet or exceed all applicable codes, and minimum standards.

Apron & Pads: Construct a 36" wide concrete apron around the entire dwelling. The apron is to be 4" thick sloped to 3 1/2" away from the dwelling with 2,500 psi concrete. Construct, one (1) concrete pad sized and located for the A/C, connect to the apron. Extend the walkway to the existing front gate.

Driveway: Construct a 3,000 psi concrete carport pad and driveway to the street, as shown on the plan.

Total: \$ _____

Framing:

Exterior Walls: Use wood frame construction on walls. Exterior wall construction is to include; 2"x6" base plates, and wall studs. Install all bracing, blocking, backing, sealing, and sheathing to meet or exceed all applicable code minimums. All lumber will be #2 grade or better.

TOTAL: \$ _____

<p>ALTERNATE # 1. DO NOT INCLUDE IN TOTAL: CONSTRUCT EXTERIOR WALLS WITH ICF (INSULATED CONCRETE FORMS) POURED WITH CONCRETE. REWARD, ARXX, OR WRITTEN APPROVED EQUAL.</p>

<p>(NOTE: CONTRACTOR CAN DEDUCT WALL INSULATION, OSB, AND FRAMING IN EXTERIOR WALLS WHEN BIDDING ICF'S.</p>

TOTAL: \$ _____

Walls: Use wood frame construction on walls. Interior wall construction is to include; 2"x4" base plates, and wall studs. Install all bracing, blocking, backing, and sheathing to meet or exceed all applicable code minimums. Backing must be installed in frame walls for all grab bars. All lumber will be #2 grade or better.

Roofing: Build a pitched roof, of 3" in 12" pitch over entire structure. New roof structure to be 2" x 4" trusses. Install 7/16" plywood or 7/16" OSB wafer board decking with clips. Eaves are to extend to sixteen-inch (16") overhang. Install 6" x 3/8" fascia, and 16" x 3/8", soffit. Install soffit vents at eight-foot (8') intervals, with insulation baffles, and install metal corners on fascia and "H" molding at joints. Porch and carport ceilings to be covered with 3/8" Masonite® or pre-approved equal. All soffit, fascia, carport, and porch ceilings, will be wood grain Masonite® or pre-approved equal material. No wafer board fascia or soffit will be accepted. Install all necessary metal edgings, flashing, roof jacks, fire blocking, ventilation, etc., as required for a new roof.

Install two layers of felt paper, as required in the IRC R905.2.2 and R905.2.7, and new asphalt composition Owens Corning® or approved equal, 20 year warranty, 3 tab shingles. The owner is to choose the color of shingles.

TOTAL: \$ _____

Insulation:

Wall Insulation: Install R-19 rated insulation at all exterior walls. Seal all wall and top plate penetrations to ensure an airtight air barrier.

Attic Insulation: Install blown fiberglass insulation in attic space, to yield an R-38 or better. Seal all ceiling penetrations to ensure an airtight air barrier.

Ensure complete coverage and yield by installing *depth markers. Ensure one (1) inch clearance above insulation at soffit vent locations by installing baffles.

TOTAL: \$ _____

<p>ALTERNATE # 2. DO NOT INCLUDE IN TOTAL: COMPLETE INSULATION PRICE, AFTER DEDUCTION FOR ICF'S</p>
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TOTAL: \$ _____

* Attic insulation installed without depth markers will, not be accepted.

Exterior Doors:

Install two (2) 3/0, MASONITE®, RELIABUILT® or approved equal, doors, one at the front entrance and one at the back. Doors are to be, **Energy Star** ® rated, 1-3/4" thick, 24 gauge galvanized steel. Include the installation of three (3) hinges, and aluminum threshold with factory installed vinyl sweep with aluminum sill or aluminum sill with bubble. The kitchen door will be ranch style, with window. Install wood jamb that is caulked and primed. Doors are to be pre-hung, hung plumb, true and square with equal margins, and fit tightly against stops, and have no play in strike plate/lock assembly. Provide single cylinder dead bolts, with peephole on front door and door bumpers. Provide and install, lever handle, lock sets. All locks will be keyed alike.

TOTAL: \$ _____

Stucco:

Stucco: Prepare entire exterior walls for application of stucco. A minimum of 2 ply felt Jumbo Tex® or approved equal must be applied throughout exterior walls with a minimum overlap of six inches (6") between layers and a minimum overlap of sixteen inches (16") on joints. Install self-furring 17-gauge stucco mesh on walls with appropriate nails or staples. Corner bead must be applied on all corners and plaster stop on all openings and where there is a material change, to stop and retard cracks. Apply scratch/brown, and color coats of plaster and stucco. Scratch and brown coats shall be cured a minimum of forty-eight (48) hours between applications and seven (7) days between the brown and color coats. Color coat with elastomeric synthetic stucco or approved substitute. Stucco gable ends. Install stucco to meet all applicable codes, and the manufactures installation requirements. Owner to select color of stucco.

TOTAL: \$ _____

<p>ALTERNATE #3. DO NOT INCLUDE IN TOTAL: COMPLETE STUCCO PRICE, AFTER DEDUCTION FOR ICF'S. (UNDERLAYMENT NOT REQUIRED FOR INSTALLATION OVER ICF.</p>
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TOTAL: \$ _____

Electrical:

Wiring & Fixtures: Provide a complete new electrical system. System must meet all applicable code requirements. Include the installation of switches, receptacles, and light fixtures. Include the installation of two (2) 240 volt receptacle outlets, one for the laundry and one for the range. Owner is to select light fixtures within a \$350 allowance, and "Energy Efficiency Requirements" of the NM Electrical Code. Contact the utility company for the meter disconnect and re- installation.

Detectors: Install interconnected 120 volt smoke detectors as required by code to include one (1) carbon monoxide detector.

Exhaust: Install a 30" GE®, or approved equal range exhaust hood to match kitchen appliances. The range hood is to include a working light and a variable speed, quiet fan. Provide and install two (2) **ENERGY STAR®** rated bathroom exhaust fan. Provide Energy Star rating documentation of for fan.

Other: Install a door bell at the front entrance. Install one television cable and one (1) telephone jack outlet. Bedrooms, kitchen, and living room are to be provided with listed boxes for ceiling fans. New receptacle outlets and switches shall be installed to meet the accessibility reach requirements per ANSI, A117-1, and the homeowner's preference.

Temp Power: Provide temporary power as necessary for construction.

No work may be concealed without the inspection approval of the Electrical Inspector.

TOTAL: \$ _____

HVAC:

Air conditioner: Install a new evaporative air conditioner on a stand, and concrete pad, on the ground outside the wall. *A/C is to be MasterCool®, Champion®, or pre-approved equal, single pad type, minimum 5,500 cfm, with a minimum 3/4 horse power, two-speed motor and new THERMOSTATIC switch.

Heating: Install a new, **Energy Star®** rated, forced air, direct vent, natural gas furnace, and heating system. Furnace to be a sized by the contractor, Coleman®, Reem®, or approved equal with a minimum 90% efficiency rating complete with new DIGITAL, PROGRAMMABLE thermostat. Provide load calculations prior to installation.

Duct System: Install a complete new, metal, duct distribution system, in the attic. Sized by the HVAC contractor to meet or exceed the standards of ACCA Manual D. HVAC plans must be provided with the building plans for approval by staff. Ensure duct extends to all rooms, install new adjustable air supply registers, and return air duct to hallway, or living room, with register. Connect duct of the furnace and A/C with vibration free connectors and dampers for season change. Provide system design using ACCA Manual D and J, prior to instalation.

Exhaust to exterior: Install duct for new exhaust fans in the bathrooms, and a kitchen range exhaust. Connect ducts to equipment.

General for new work: Provide any hardware, or materials required to complete as a new installation, meeting all minimum code requirements. The equipment and systems installations are to meet or exceed the manufactures installation requirements and the IRC. Provide one seasonal start up of the new furnace and one for the new A/C, one at the final of the Rehab project, for the current season, and at the next seasonal change when requested by the owner.

No work may be concealed without the inspection approval of the Mechanical Inspector.

TOTAL: \$ _____

Plumbing:

Water Distribution: Install a one inch water supply from the water meter to the dwelling. Install, rough-in, and top-out the interior water distribution system of the dwelling unit. Connect water lines above the slab to all plumbing fixtures, and appliances. Provide and install two (2) hose bibs, on opposite ends of the building, one at the location of the A/C. Install copper water supply, with valve, to the A/C. Provide water supply for and connect to the ice maker. Insulate water lines in outside exterior walls above slab.

Drain, Waste, and Vent Systems: Install DWV grade PVC sewer piping and connect to the City of Las Cruces sewer stub at the street. Install a complete drain, waste, and vent system of schedule 40 PVC for all plumbing fixtures, including cleanouts. Connect waste pipes to all plumbing fixtures.

Laundry: Provide and install one (1) washer box with faucets, connect drain and faucets.

Water heater: Install a tank-less, direct-vent, natural gas, water heater. The water heater is to be sized for 2 bathrooms to supply at least 5 GPM at 50° temperature rise, with a minimum, 12yr warranty.

Plumbing Fixtures:

Toilets: Install two (2) Eljer®, American Standard®, or approved equal, 17"-19" tall, white, elongated toilets. **Lavatories:** Install two (2), new Delta®, chrome, single handle faucets. With escutcheons, chrome pop-up drain, P-trap, and water supply valves. **Shower:** Install a 36"X36" (full interior dimension), fiberglass, shower pan, in the hall bath. Install new, Delta, single lever shower valve for the shower. **Bathtub:** Install a one piece, fiberglass bathtub and surround in the Master bath. Install new, Delta, single lever tub and shower valve for the bathtub. **Kitchen sink:** Install a new, stainless steel, Eljer®, American Standard, or approved equal, double bowl, kitchen sink. Minimum 18 gauge and 8" deep. Install a new Delta® or approved equal, lever handle, deck mounted, chrome faucet. Include water connections, basket strainers, p-trap, and shut offs.

Note: All faucets through out the building must be the same brand; single lever handle, and include a lifetime finish warranty.

Gas Distribution: Install complete new natural gas piping system from the meter to the dwelling. Install a new gas piping system throughout interior of the dwelling, Provide outlets for the range, furnace, wtr/htr, and dryer. Connect to all gas appliances. Install a valve and cap for any unused gas outlets. All piping is to be sized by the contractor to meet code minimums. The contractor is responsible for requesting the new gas service line and meter from the City.

No work may be concealed without the inspection approval of the Mechanical Inspector.

TOTAL: \$ _____

Windows:

Install Jeld Wen®, American Craftsman®, or approved equal, white, double pane, Low – E, vinyl, Energy Star ® rated, sliding windows with screens. Install windows with grids, (divided light) to maintain the look of the area windows. The bathroom window pane is to be of obscure glass. All windows are to be hung plumb true and square. Bedroom windows must be installed to meet emergency egress requirements. Install safety glass as necessary. Install according to schedule below:

LOCATION	QUANTITY	WINDOW SIZE	
Living Room, North	1	3050	Single Hung
Living Room, West	1	3050	Single Hung
Bedrooms	3	3050	Single Hung
Bathroom	1	2020	Slider
Kitchen	1	3030	Slider
Laundry	1	2020	Slider
TOTAL:	8		

Install two (2), double pane skylights, one in the hallway, and one (1) in the hall bathroom.

TOTAL: \$ _____

Carpentry:

Trim: Install C-100 base board in all rooms, closets, and doors. All joints are to be cut to fit and be tight. Fasten trim work with the appropriate nails, fasteners, or adhesives. All nails are to be countersunk and filled. No new materials that are split or otherwise defective will be accepted. Material used will be mill finished and sanded.

Closets: Construct one (1) linen closet, opening into the hall. Construct one pantry in the kitchen. Linen closets and pantry will have a minimum four (4) 12" or 16" shelves in place. Construct one (1) clothes closet in each bedroom. All clothes closets must have appropriate shelving, hanger rods, and supports. All closets will have 12"x 3/4" smooth bull nose shelving and minimum 1"x4" backing. Hanger rods will be 1" ridged steel conduit or wood, with rod brackets at ends, and center supports on all shelving over 4' in length.

TOTAL: \$ _____

Drywall/Tile:

Interior Walls & Ceilings: Install ½" sheetrock at all interior walls, and ceilings, including the closets. All new sheetrock is to be taped, bedded, and feathered, to conceal all joints and fasteners, finished with a brocade, or knockdown texture, and prepared for paint.

Shower & Tub Area: Install ½" cement board, including the ceiling of the tub and shower enclosure. Notify the Home Rehab Coordinator to inspect the cement board installation before covering with tile. Install a ceramic tile enclosure, to include the ceiling, soap dish, and complete enclosure for the shower. The threshold and entry to the shower will be the full width of the shower. Tile pattern and color is to be selected by owner.

Air Barrier: Sheet rock will be installed above or behind any furred out areas, on the warm side of the framing and sealed air tight, before furred out framing is installed, i.e. duct chase or fur down over cabinets.

TOTAL: \$ _____

Interior Doors:

Doors: Install three (3) bedroom doors, Two (2) bathroom doors, (1) one laundry room door. Doors will be 1 3/8", pre-hung, Masonite®, raised six panel, hollow core doors. Include all hardware and privacy locks, with lever handles, to bedrooms and bathroom door. All interior passage doors will be 36" wide.

Closet Doors: Install one (1), 2/0, 1 3/8", pre-hung, Masonite®, raised six panels, hollow core door in hall linen closet. Install three (3), closet doors, one (1) in each bedroom, Doors will be 1 3/8" thick, hollow core, raised panel, bi-fold, Masonite® doors or pre-approved equal. Include all hardware and handles on doors.

All units are to be hung plum, true, and square with equal margins. Include all hardware, trim, and lever handles on doors. All molding and trim around door is to be installed and prepared for paint to Home Rehab standards.

TOTAL: \$ _____

Flooring:

Vinyl Tile: Install tile through out the entire house, new tile will be, no-wax vinyl tile (VTC), meeting FHA specifications for residential use. Vinyl tile will be selected by owner from maximum allowance of \$16.00 per square yard installed.

Floor Prep: Preparation should include cleaning and treatment of floors. Sweep floors clean and remove spots of paint, grease, dirt, and other foreign matter. Fill holes, cracks, joints, and indentations in the floors. Floor preparation must be approved by the floor covering provider prior to installation.

TOTAL: \$ _____

Painting:

Interior: Prepare and paint the entire interior of the house to include all rooms, ceilings, walls, shelves, doors, all closets, the furnace closet, all baseboard and trim. The kitchen, bathrooms, and utility room are to receive a minimum of two (2) coats of semi-gloss latex enamel, to cover, more if required for a neat appearance. Living room, bedrooms, hallways, and closets are to receive two (2) coats of satin latex to cover. The whole of the interior is to receive one color. The color is to be selected by the owner.

Exterior: Paint all exterior wood, and metal surfaces with one (1) coat primer and two (2) coats exterior latex enamel as required for a neat appearance. Exterior paint will include fascia, soffit, doors, doorframes, posts of porches, carport, trim, metal edge, drip edge, etc.

Other: Install addresses numbers on the fascia, and at the street. The numbering requirements are to meet the minimum required by the City of Las Cruces Building Code, ARTICLE I. Section 30-1.

TOTAL: \$ _____

Cabinets and Countertops:

Kitchen Cabinets: Install wall and base cabinets in the kitchen, to the minimum, as shown on the plans. Cabinets will have doors stiles of solid wood and veneered plywood panels. Frames will be solid wood stiles, 1/4" veneered plywood sides, and metal or plastic corner bracing. Drawers shall be made of wood and cabinets will have a factory finish and all appropriate hardware. All units are to be hung plum, true, and square with no margins between joints. All knobs, hinges, and shelves will operate properly and have no visible defects.

Lavatory Cabinets: Install one (1), two piece, 24", vanity base cabinet, with countertop, and integral sink in each bathroom.

Countertops: Install a countertop on the kitchen base cabinets. New counter tops will be of plastic laminate material with rolled edge and four-inch back splash. New counter tops will be screwed to base and have cutouts for sinks when applicable. Owner will select color and style.

Accessories: 1) Provide and install one (1) 24"X 24"X 4" glass mirrored medicine cabinet over each vanity cabinet. Install a wall mounted chrome toilet paper dispenser and two (2), two foot, chrome towel racks in each bathroom. Location approval by homeowner.

TOTAL: \$ _____

Appliances:

Kitchen Range: Contractor will supply and install a 30" self-cleaning gas or electric range. Natural gas range must have electronic ignition; no standing pilot will be accepted. The home owner is to select the range within a \$600.00 allowance.

Refrigerator: Contractor will provide and install an 18.1 cubic ft. or larger frost-free Energy Star® rated refrigerator. The home owner is to select the refrigerator within an \$800.00 allowance. Contractor will install all necessary water piping, shut-off valve, etc., as to complete installation.

Other: Any appliance must be approved by Home Rehabilitation Coordinator and Home Owner.

TOTAL: \$ _____

General for all work:

Provide any hardware, labor, or materials required to complete as a new installation, meeting all minimum code requirements. The equipment and systems installations are to meet or exceed the manufactures installation requirements and the IRC.

Clean up:

Clean exterior and interior of all windowpanes and frames. Clean all plumbing fixtures. Vacuum all carpeting, clean all tile, and leave all porches and walks in a broom clean condition. Remove all paint spills, drywall mud, plaster, etc., from all surfaces. Due to the presence of lead based paint, clean for and pass a clearance test.

• **Include Performance Bond of 3% in Total**

SIGHT PREP/DEMO	\$	_____
CONCRETE	\$	_____
FRAMING	\$	_____
INSULATION	\$	_____
EXTERIOR DOORS	\$	_____
STUCCO	\$	_____
ELECTRICAL	\$	_____
HVAC	\$	_____
PLUMBING	\$	_____
WINDOWS	\$	_____
CARPENTRY	\$	_____
DRYWALL/TILE	\$	_____
INTERIOR DOORS	\$	_____
FLOORING	\$	_____
PAINTING	\$	_____
CABINETS & COUNTERTOPS	\$	_____
APPLIANCES	\$	_____
Sub Total:	\$	_____
Tax:@ 7.5625 %	\$	_____
Total:	\$	_____

LENGTH OF TIME NEEDED
TO COMPLETE THIS PROJECT.

CALENDAR DAYS: _____

Construction Company

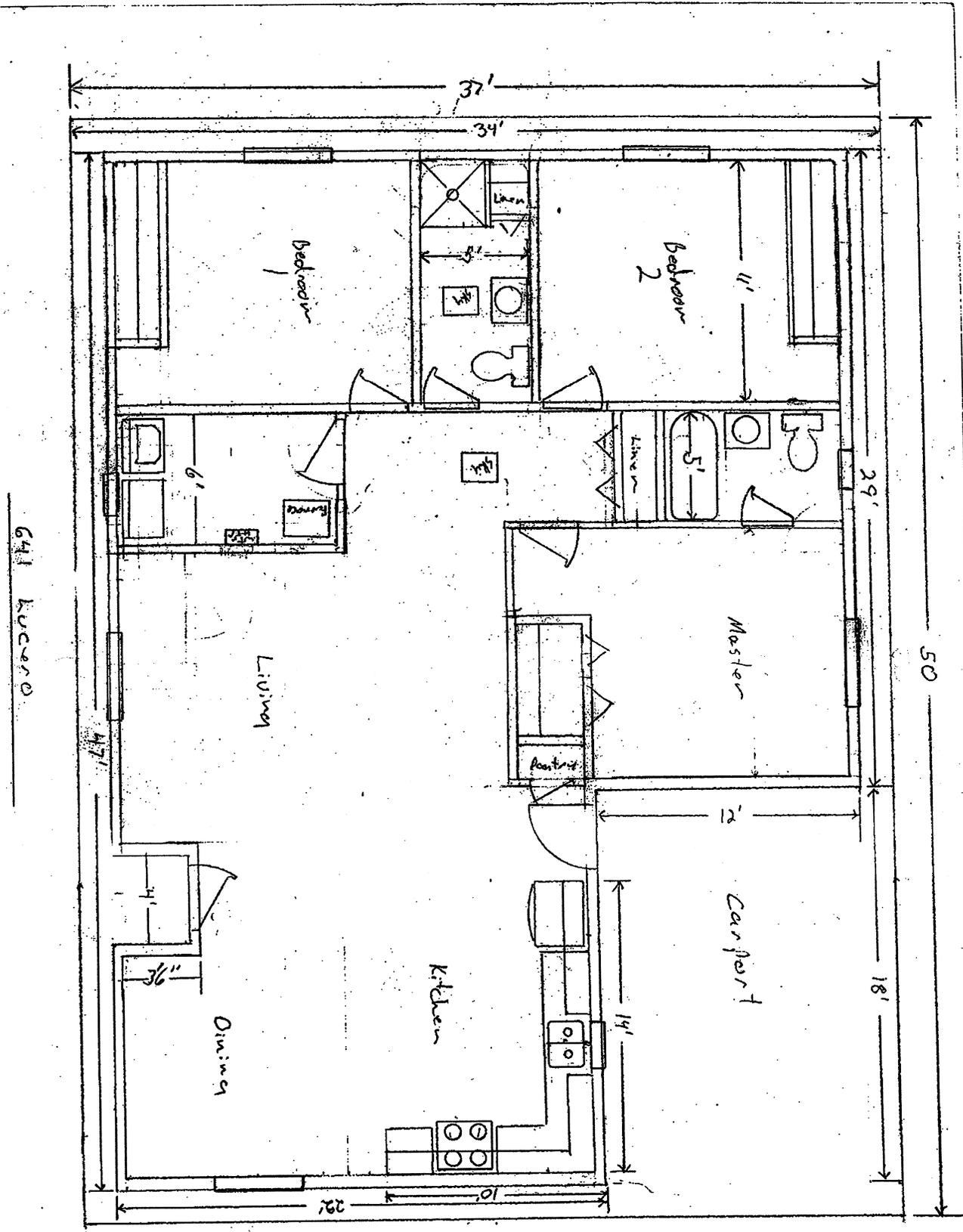
Contractor

Telephone Number

Signature

Date

This bid price guaranteed for a minimum of 60 days after the bid closing date.



Attachment "B"

77 Uniform Residential Appraisal Report

RFP-08-09-575

File # R-201129

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 641 E. Lucero Avenue	City Las Cruces	State NM	Zip Code 88001
Borrower Not Applicable	Owner of Public Record Elizabeth Ontiveros	County Dona Ana	
Legal Description See Attached Legal Description			
Assessor's Parcel # 02-04991	Tax Year 2010	R.E. Taxes \$ 354.20	
Neighborhood Name Downtown Las Cruces	Map Reference 4-007-134-365-524	Census Tract 402.2	
Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$ None	<input type="checkbox"/> PUD	HOA \$ N/A <input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)			
Assignment Type <input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Portfolio Analysis for Neighborhood Stabilization Program (NSP)			
Lender/Client City of Las Cruces Community Devel.		Address 700 N. Main Street, Las Cruces, NM 88005	
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Report data source(s) used, offering price(s), and date(s). Property Owner, Las Cruces MLS			

I <input type="checkbox"/> did <input checked="" type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. The subject property is not under contract for sale and as such no purchase agreement was available for review.
--

Contract Price \$	Date of Contract	Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No
Data Source(s)		
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
If Yes, report the total dollar amount and describe the items to be paid.		

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics	One-Unit Housing Trends	One-Unit Housing	Present Land Use %
Location <input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE
Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	(\$ (000)	(yrs)
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	50 Low New	Multi-Family
Neighborhood Boundaries See Comments.		241 High 100	Commercial
		110 Pred. 40	Other

Neighborhood Description See Comments.

Market Conditions (including support for the above conclusions) See Comments.

Dimensions 70 x 77	Area 5,390 Sq.Ft.	Shape Rectangular	View Typical
Specific Zoning Classification R-2			
Zoning Description Multi-Dwelling Low Density, City of Las Cruces			
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)			
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe			

Utilities Public <input checked="" type="checkbox"/> Other (describe)	Public <input checked="" type="checkbox"/> Other (describe)	Off-site Improvements - Type
Electricity <input checked="" type="checkbox"/> <input type="checkbox"/>	Water <input checked="" type="checkbox"/> <input type="checkbox"/>	Street Asphalt <input checked="" type="checkbox"/> <input type="checkbox"/>
Gas <input checked="" type="checkbox"/> <input type="checkbox"/>	Sanitary Sewer <input checked="" type="checkbox"/> <input type="checkbox"/>	Alley None <input checked="" type="checkbox"/> <input type="checkbox"/>
FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone "X" FEMA Map # 35013C 0631 E FEMA Map Date 09/27/1991		
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe		
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe		
Based on a Survey dated October 7, 2010 prepared by Scanlon White, Inc., which has been included as an Exhibit in the report, there are no adverse easements or encroachments.		

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Concrete Slab/Good	Floors	Vinyl Tile/New
# of Stories One	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Frame/Stucco/New	Walls	Texture SR/New
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area None sq.ft.	Roof Surface	Shingle/New	Trim/Finish	Painted Wood/New
<input type="checkbox"/> Existing <input checked="" type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish N/A %	Gutters & Downspouts	None	Bath Floor	Vinyl/New
Design (Style) Ranch	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Low E Vinyl/New	Bath Wainscot	Tile/New
Year Built 2010-2011	Evidence of <input checked="" type="checkbox"/> Infestation	Storm Sash/Insulated	Yes	Car Storage	None
Effective Age (Yrs) New	<input checked="" type="checkbox"/> Dampness <input checked="" type="checkbox"/> Settlement	Screens	Yes/New	Driveway # of Cars	1
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) #	Driveway Surface	Concrete
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel Gas	Fireplace(s) #	<input checked="" type="checkbox"/> Fence Chain Link	Garage # of Cars	
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	Patio/Deck	<input checked="" type="checkbox"/> Porch	Carport # of Cars	1 Car
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	Pool	<input type="checkbox"/> Other	Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in	

Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)
Finished area above grade contains: 5 Rooms 3 Bedrooms 1.75 Bath(s) 1,382 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). The subject home will provide Low "E" vinyl windows, Energy Star appliances and 2 x 6 exterior frame construction.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). Upon completion, the subject home will reflect new construction. As such, it will be in good condition with good quality of construction.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe

Uniform Residential Appraisal Report

There are 23 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 74,900 to \$ 180,000
 There are 18 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 83,000 to \$ 164,000

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	641 E. Lucero Avenue Las Cruces, NM 88001	1745 Stanton Avenue Las Cruces, NM 88001		2120 Coleen Court Las Cruces, NM 88001		1653 Spruce Avenue Las Cruces, NM 88001	
Proximity to Subject		0.98 miles NE		1.23 miles NE		0.80 miles NE	
Sale Price	\$	\$ 92,000		\$ 94,000		\$ 117,000	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 63.80 sq.ft.		\$ 67.63 sq.ft.		\$ 82.51 sq.ft.	
Data Source(s)		MLS# 812749 - Realtor		MLS# 812463 - Realtor		MLS# 812000 - Realtor	
Verification Source(s)		115 Days on Market		63 Days on Market		73 Days on Market	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		Bank Owned	+4,600	Paid to Buyer	-1,000	N/A	
Date of Sale/Time		10/28/2010		08/27/2010		07/27/2010	
Location	Urban	Urban		Urban		Urban	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	5,390 Sq.Ft.	7,598 SF		6,970 SF		3,920 SF	+10,000
View	Typical	Typical		Typical		Typical	
Design (Style)	Ranch	Ranch		Ranch		Southwest	
Quality of Construction	Good	Average	+9,200	Average	+9,400	Good/Average	
Actual Age	New	31 Yrs/10 Eff.	+15,333	46 Yrs/10 Eff.	+15,667	5 Yrs/ 3 Eff.	+5,850
Condition	Good	Average	+9,200	Average/Good	+4,700	Good	
Above Grade Room Count	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
	5 3 1.75	5 3 1.5		5 3 1.75		5 3 2	
Gross Living Area	1,382 sq.ft.	1,442 sq.ft.	-2,100	1,390 sq.ft.	No Adj.	1,418 sq.ft.	-1,260
Basement & Finished Rooms Below Grade	None	None		None		None	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	GFA/Evap.	GFA/Evap.		GFA/Evap.		GFA/Refrig.	-2,500
Energy Efficient Items	Fans	Typical		Typical		Typical	
Garage/Carport	1 Car-Carport	2-Car Garage	-3,500	None	+1,500	1 Car Garage	-2,500
Porch/Patio/Deck	Porch	Porch		Porch		Porch	
Fireplace	None	One	-1,500	None		One	-1,500
Net Adjustment (Total)		⊗ + □ -	\$ 31,233	⊗ + □ -	\$ 30,267	⊗ + □ -	\$ 8,090
Adjusted Sale Price of Comparables		Net Adj. 33.9%		Net Adj. 32.2%		Net Adj. 6.9%	
		Gross Adj. 49.4%	\$ 123,233	Gross Adj. 34.3%	\$ 124,267	Gross Adj. 20.2%	\$ 125,090

SALES COMPARISON APPROACH

did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.
 Data Source(s) **Dona Ana County Public Records and Las Cruces MLS**
 My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.
 Data Source(s) **Las Cruces MLS and Dona Ana County Public Records**
 Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	None in the past 3 years	January 15, 2010	None in the past 12 months.	None in the past 12 months.
Price of Prior Sale/Transfer	Unknown	Unknown	Unknown	Unknown
Data Source(s)	Dona Ana County P.R.	Dona Ana County PR/MLS	Dona Ana County PR/MLS	Dona Ana County P.R./MLS
Effective Date of Data Source(s)	November 2010	November 2010	November 2010	November 2010

Analysis of prior sale or transfer history of the subject property and comparable sales There have been no prior sales of the subject in the past 3-year period.
 Sale 1 appears to be transfer via Warranty Deed to the lender, Beneficial New Mexico in January 2010, and is not shown in the MLS. There are no prior sales of Comparables 2 and 3 in the past 12 month period.

Summary of Sales Comparison Approach See attached addenda.

Indicated Value by Sales Comparison Approach \$ 124,300
 Indicated Value by: Sales Comparison Approach \$ 124,300 Cost Approach (if developed) \$ 123,280 Income Approach (if developed) \$
 The Sales Comparison Approach was given greatest weight in the final reconciliation, supported by the Cost Approach. The Income Approach was not used due to the owner-occupied nature of the area.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 124,300, as of November 15, 2010, which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

See attached addenda.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site value is based on the following lot sales: 4752 Radiant Court containing 6,142 square feet sold for \$25,000 in July 2010, or \$4.07 per square foot; 4739 Prentice containing 4,661 square feet sold for \$25,000 in May 2010, or 5.36 per square foot; and, 4718 Zachary Place sold in October 2010 for \$6.19 per square foot, or \$34,000 for 5,489 square foot lot. The subject site contains 5,390 square feet and the opinion of site value was \$4.50 per square foot, or \$24,000 rounded.

COST APPROACH

Table with columns for ESTIMATED, REPRODUCTION OR, REPLACEMENT COST NEW, and OPINION OF SITE VALUE. Includes rows for Source of cost data, Quality rating, Comments on Cost Approach, and various cost breakdowns like Dwelling, Appliances, Garage/Carport, and Depreciation.

INCOME APPROACH TO VALUE (not required by Fannie Mae)

INCOME

Estimated Monthly Market Rent \$ N/A X Gross Rent Multiplier N/A = \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

PUD INFORMATION

Is the developer/builder in control of the Homeowners' Association (HOA)? [] Yes [] No Unit type(s) [] Detached [] Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
Legal Name of Project
Total number of phases Total number of units Total number of units sold
Total number of units rented Total number of units for sale Data source(s)
Was the project created by the conversion of existing building(s) into a PUD? [] Yes [] No If Yes, date of conversion.
Does the project contain any multi-dwelling units? [] Yes [] No Data Source
Are the units, common elements, and recreation facilities complete? [] Yes [] No If No, describe the status of completion.
Are the common elements leased to or by the Homeowners' Association? [] Yes [] No If Yes, describe the rental terms and options.
Describe common elements and recreational facilities.

Uniform Residential Appraisal Report

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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Uniform Residential Appraisal Report

RFP-08-09-575
File # R-201129

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature *Karen H. Mundy*
 Name Karen H. Mundy, MAI
 Company Name Mundy Appraisal Services
 Company Address 456 N. Alameda, Las Cruces, NM 88005
 Telephone Number 575.527.9260
 Email Address mundy@zianet.com
 Date of Signature and Report November 18, 2010
 Effective Date of Appraisal November 15, 2010
 State Certification # 001219-G
 or State License # _____
 or Other (describe) _____ State # _____
 State New Mexico
 Expiration Date of Certification or License April 30, 2011

ADDRESS OF PROPERTY APPRAISED

641 E. Lucero Avenue
Las Cruces, NM 88001
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 124,300
 LENDER/CLIENT
 Name Mr. Ray Sartin
 Company Name City of Las Cruces Community Devel.
 Company Address 700 N. Main Street, Las Cruces, NM 88005
 Email Address rsartin@las-cruces.org

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

- Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____
 Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

83
Supplemental Addendum

File No. R-201129

Borrower/Client	Not Applicable		
Property Address	641 E. Lucero Avenue		
City	Las Cruces	County	Dona Ana
		State	NM
		Zip Code	88001
Lender	City of Las Cruces Community Devel.		

Subject Market Area:

The subject neighborhood is bounded on the north and west by Main Street, on the south by Amador Avenue and on the east by I-25. This delineated market area is referred to as the MLS zones known as Downtown, Loma Heights and Bellemah. Employment areas, schools and shopping are in close proximity. All utilities are available to the subject neighborhood, as is public transportation. The majority of development in this area of the City is over 25 years in age and the neighborhood is under going regentrification as older homes are being renovated, such as the subject property.

Market Conditions:

Supply and demand are in balance based on the average marketing time of the comparable sales of 84 days, or roughly 3.0 months. Financing is typically in the form of VA, FHA and conventional, with some owner financing available. Sales and financing concessions are minimal.

Based on information obtained from the Las Cruces Multiple Listing Service for delineated market area, 57 homes sold in the past year with a median sales price of \$108,000 and 75 days on the market. From November 2008 to November 2009, 82 homes sold with a median sales price of \$108,750 and 82 days on the market. There are 55 active listings in the delineated market area with a median asking price of \$119,999 and 112 days on the market.

Proposed Improvements:

The subject site is currently improved with a 928 square foot adobe home constructed in 1935, which was not inspected by the appraiser. According to the client, this home will be demolished and the site will be improved with a 1,382 square foot ranch style home with a pitched roof on a concrete foundation with a 36-inch concrete apron around the home. Exterior walls will be 2 x 6 wood frame construction with a stucco finish and interior walls will be 2 x 4 wood framing.

The home will provide three bedrooms and 1.75 bathrooms. Flooring will be vinyl composition tile throughout. The home will have wood cabinets and formica countertops and appliances include a n oven/range with fan hood and refrigerator. Windows will be Low E vinyl slider windows with screens.

Sales Comparison Approach:

The comparable sales were the most similar to the subject property in the delineated market area and provide a reliable value estimate. Based on a comparison of the sales no adjustment was deemed necessary for market conditions; however, Sale 1 required a 5% upward adjustment since it was bank-owned at the time of sale. Sale 2 required a \$1,000 downward adjustment to reflect a sales concession to the Buyer.

Sale 3 required upward adjustment to compensate for its smaller site size, which was based on a paired sales analysis with Sales 1 and 2. The main adjustments applied to the sales are for differences in effective age and square footage of the improvements.

Sales 1 and 2 each required upward adjustment to compensate for their inferior condition and quality of construction as compared to the proposed home. The adjustment applied to the sales for differences in effective age was calculated by multiplying the difference between the effective age of the subject and the comparable sale by the annual percentage of depreciation assuming a 60-year economic life. The annual rate of straight-line depreciation is estimated to be 1/60th. This rate was then multiplied by the sales price, and indicated as an upward adjustments for all three sales, which have older estimated effective ages than the subject.

The adjustment for differences in square footage was estimated to be \$35.00 per square foot, or approximately 50% of the average sales price per square foot of the comparable sales. Downward adjustment was required for Sales 1 and 3 due to their smaller square footage. Sale 2 required no adjustment for square footage since it is similar in size to the subject.

Lastly, adjustments were required to compensate for differences in amenities such as car storage facilities and fireplaces, with superior amenities requiring downward adjustment and inferior amenities requiring upward adjustment. In the final reconciliation, all three sales were given equal weight.

Conditions of the Appraisal:

This is a Summary Appraisal Report. The purpose of the report is to estimate the prospective market value of the proposed home as-if complete as of the date of inspection on November 15, 2010. A prospective valuation is required because the existing home in place on the property will be demolished and the site will be improved with the proposed home described herein.

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Supplemental Addendum

File No. R-201129

Borrower/Client	Not Applicable			
Property Address	641 E. Lucero Avenue			
City	Las Cruces	County	Dona Ana	State NM Zip Code 88001
Lender	City of Las Cruces Community Devel.			

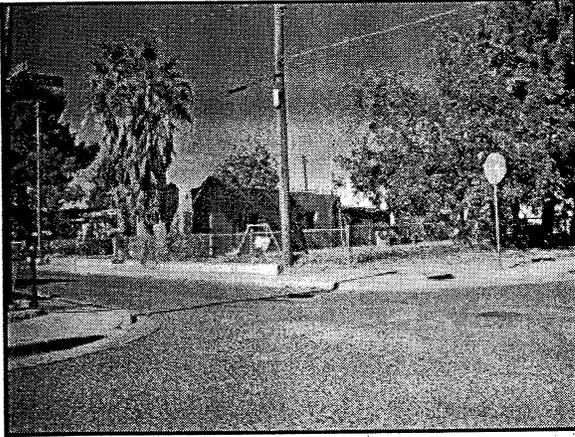
The function of the report is to assist with portfolio analysis for a home rehabilitation project in conjunction with the Neighborhood Stabilization Program (NSP). The intended user of this appraisal report is the City of Las Cruces, it's successors and/or assigns.

Disclosure of Prior Appraisal and/or Other Services:

Karen Mundy, MAI has not performed any prior services regarding the subject property, as an appraiser, or in any other capacity, within the three year period immediately preceding acceptance of this appraisal assignment.

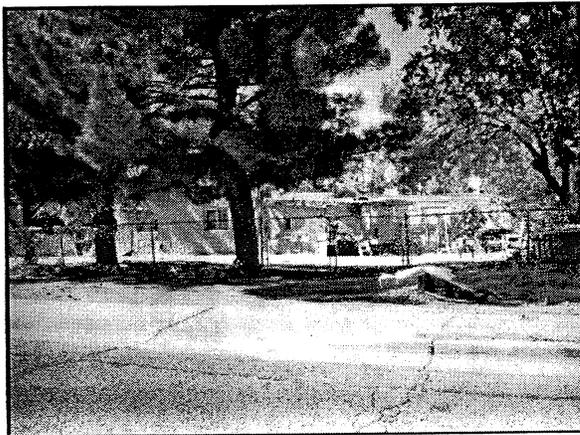
05
Subject Photo Page

Borrower/Client	Not Applicable				
Property Address	641 E. Lucero Avenue				
City	Las Cruces	County	Dona Ana	State	NM Zip Code 88001
Lender	City of Las Cruces Community Devel.				

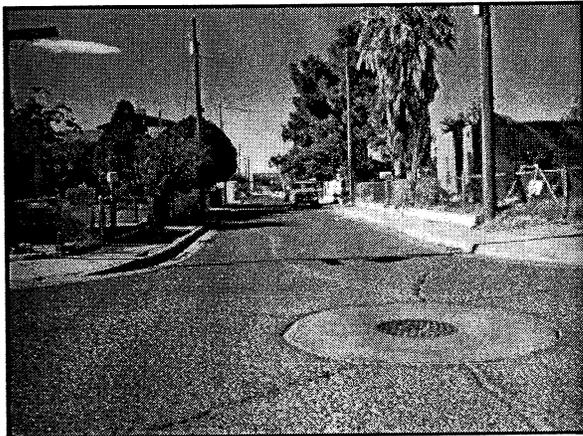


Front and Side of Existing Home

641 E. Lucero Avenue
 Sales Price
 Gross Living Area 1,382
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 1.75
 Location Urban
 View Typical
 Site 5,390 Sq.Ft.
 Quality Good
 Age New



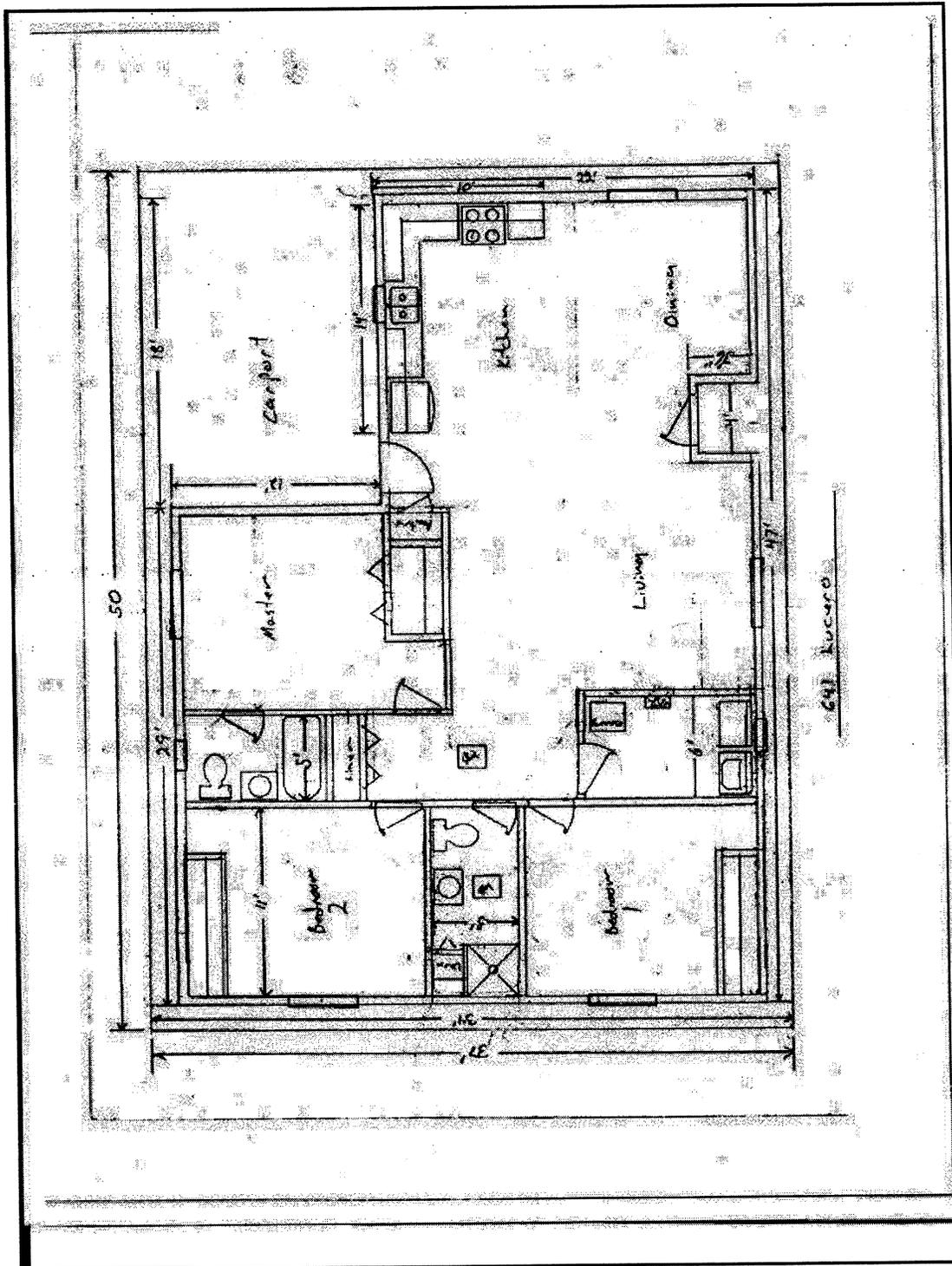
Side View of Existing Home



Subject Street

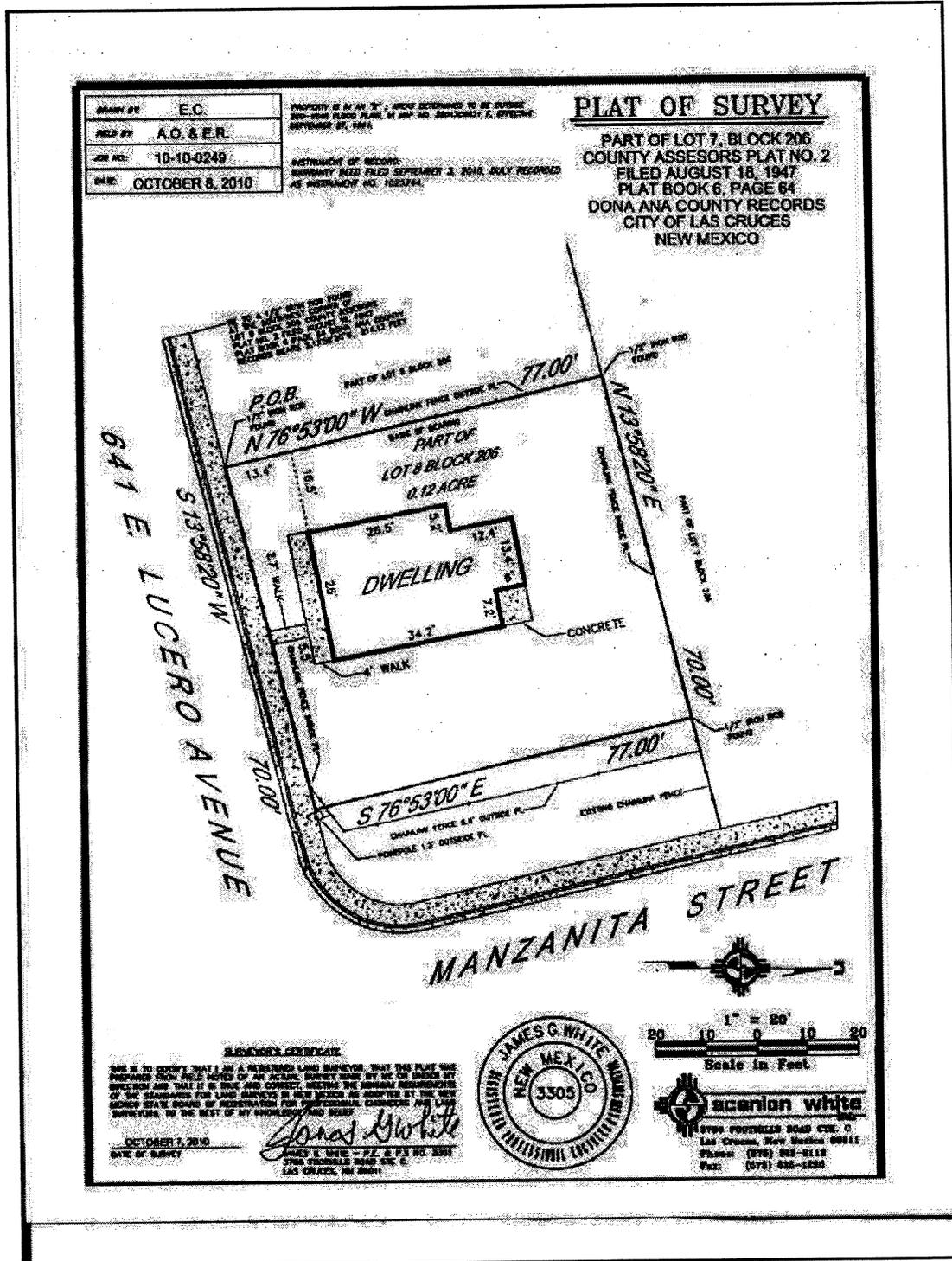
Proposed Floor Plan

Borrower/Client	Not Applicable		
Property Address	641 E. Lucero Avenue		
City	Las Cruces	County	Dona Ana
		State	NM
		Zip Code	88001
Lender	City of Las Cruces Community Devel.		



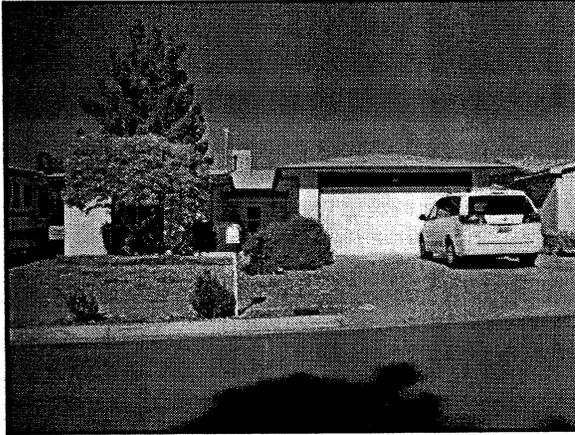
87 Survey

Borrower/Client	Not Applicable		
Property Address	641 E. Lucero Avenue		
City	Las Cruces	County Dona Ana	State NM Zip Code 88001
Lender	City of Las Cruces Community Devel.		



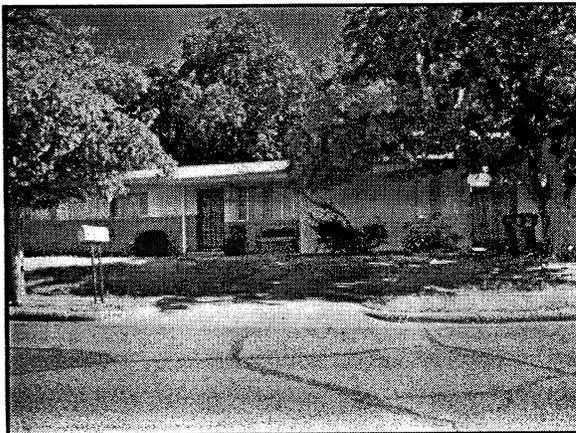
Comparable Photo Page

Borrower/Client	Not Applicable		
Property Address	641 E. Lucero Avenue		
City	Las Cruces	County	Dona Ana
		State	NM
Zip Code	88001		
Lender	City of Las Cruces Community Devel.		



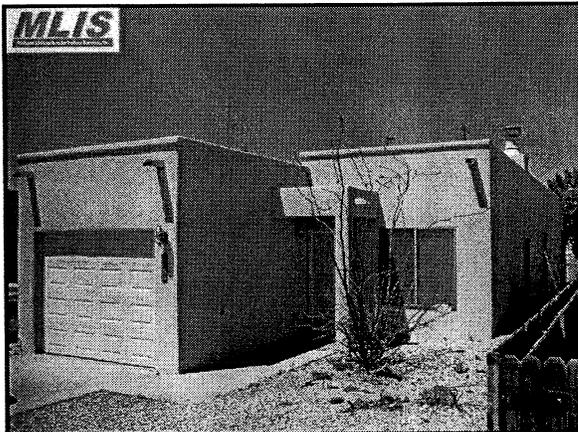
Comparable 1

1745 Stanton Avenue
 Prox. to Subject 0.98 miles NE
 Sales Price 92,000
 Gross Living Area 1,442
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 1.5
 Location Urban
 View Typical
 Site 7,598 SF
 Quality Average
 Age 31 Yrs/10 Eff.



Comparable 2

2120 Coleen Court
 Prox. to Subject 1.23 miles NE
 Sales Price 94,000
 Gross Living Area 1,390
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 1.75
 Location Urban
 View Typical
 Site 6,970 SF
 Quality Average
 Age 46 Yrs/10 Eff.



Comparable 3

1653 Spruce Avenue
 Prox. to Subject 0.80 miles NE
 Sales Price 117,000
 Gross Living Area 1,418
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 2
 Location Urban
 View Typical
 Site 3,920 SF
 Quality Good/Average
 Age 5 Yrs/ 3 Eff.

Location Map

Borrower/Client	Not Applicable		
Property Address	641 E. Lucero Avenue		
City	Las Cruces	County	Dona Ana
State	NM	Zip Code	88001
Lender	City of Las Cruces Community Devel.		



Attachment "C"

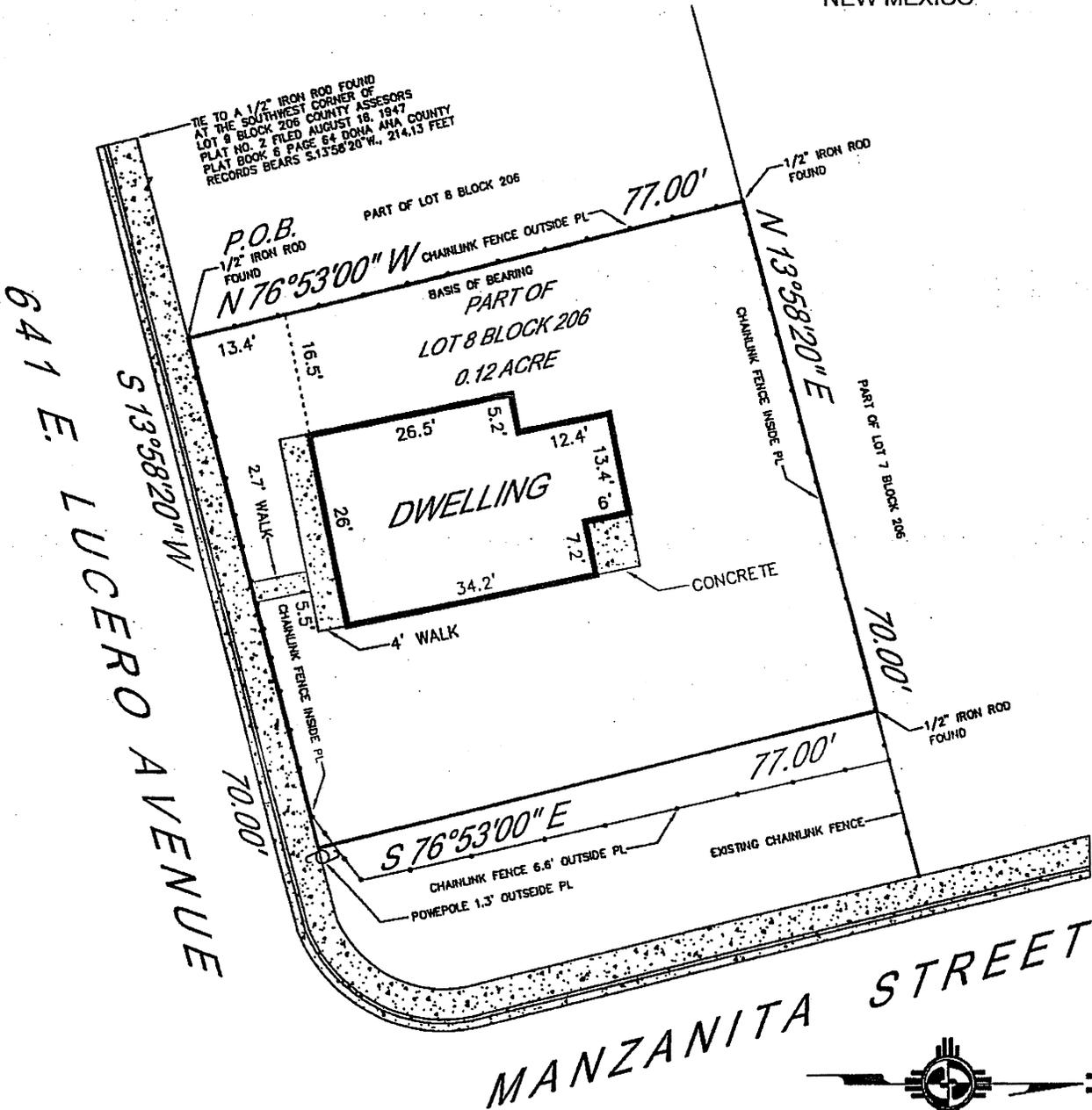
DRAWN BY:	E.C.
FIELD BY:	A.O. & E.R.
JOB NO.:	10-10-0249
DATE:	OCTOBER 8, 2010

PROPERTY IS IN AN "X"; AREAS DETERMINED TO BE OUTSIDE 500-YEAR FLOOD PLAIN, IN MAP NO. 3501300631 F, EFFECTIVE SEPTEMBER 27, 1991.

INSTRUMENT OF RECORD:
WARRANTY DEED FILED SEPTEMBER 3, 2010, DULY RECORDED AS INSTRUMENT NO. 1025244.

PLAT OF SURVEY

PART OF LOT 7, BLOCK 206
COUNTY ASSESSORS PLAT NO. 2
FILED AUGUST 18, 1947
PLAT BOOK 6, PAGE 64
DONA ANA COUNTY RECORDS
CITY OF LAS CRUCES
NEW MEXICO

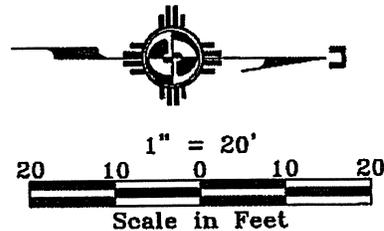
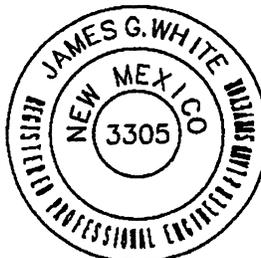


SURVEYOR'S CERTIFICATE

THIS IS TO CERTIFY THAT I AM A REGISTERED LAND SURVEYOR, THAT THIS PLAT WAS PREPARED FROM FIELD NOTES OF AN ACTUAL SURVEY MADE BY ME OR UNDER MY DIRECTION AND THAT IT IS TRUE AND CORRECT, MEETING THE MINIMUM REQUIREMENTS OF THE STANDARDS FOR LAND SURVEYS IN NEW MEXICO AS ADOPTED BY THE NEW MEXICO STATE BOARD OF REGISTRATION FOR PROFESSIONAL ENGINEERS AND LAND SURVEYORS, TO THE BEST OF MY KNOWLEDGE AND BELIEF.

OCTOBER 7, 2010
DATE OF SURVEY

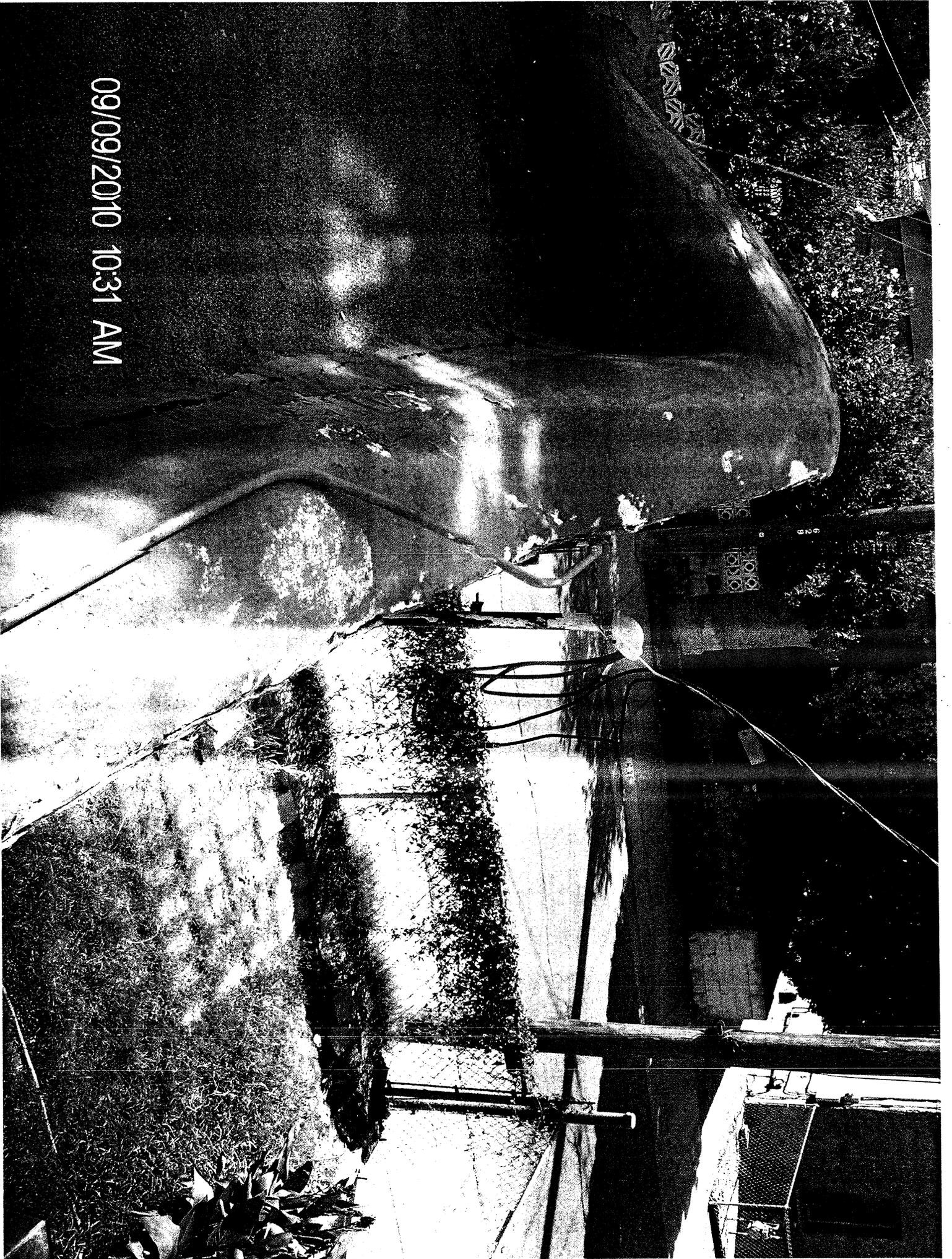
James G. White
JAMES G. WHITE - P.E. & P.S. NO. 3305
3780 FOOTHILLS ROAD STE C,
LAS CRUCES, NM 88011



scanlon white
Inc.
3780 FOOTHILLS ROAD CTE. C
Las Cruces, New Mexico 88011
Phone: (576) 625-2112
Fax: (576) 625-1228

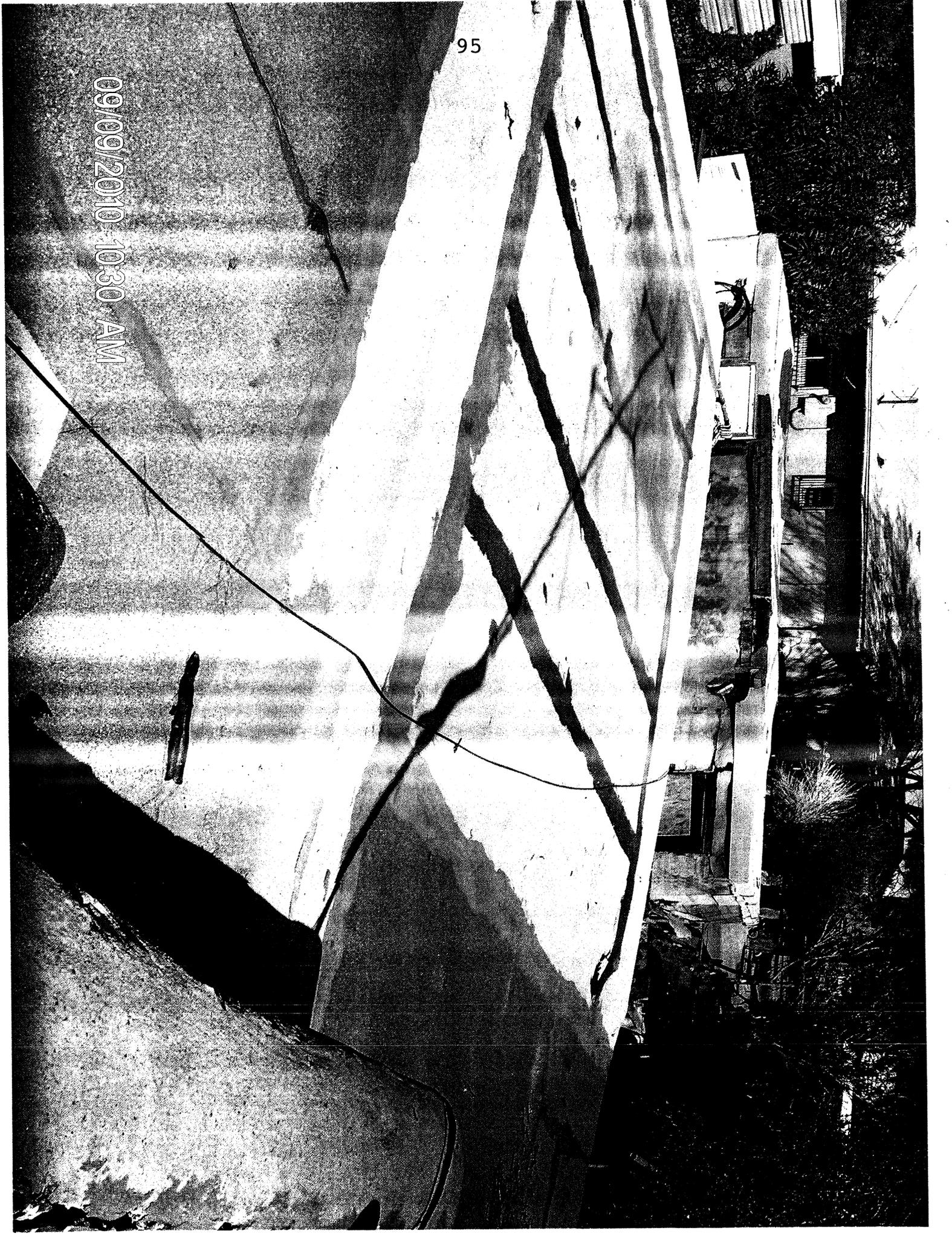
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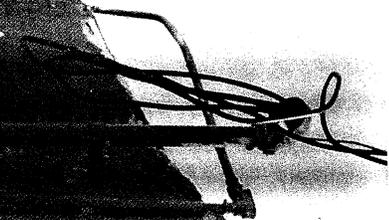
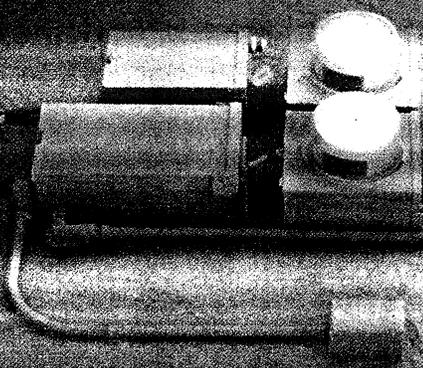
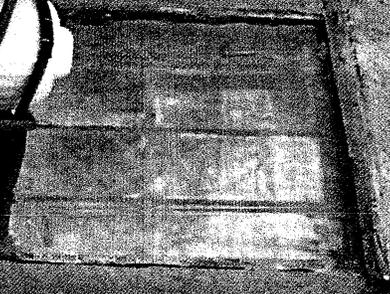
95

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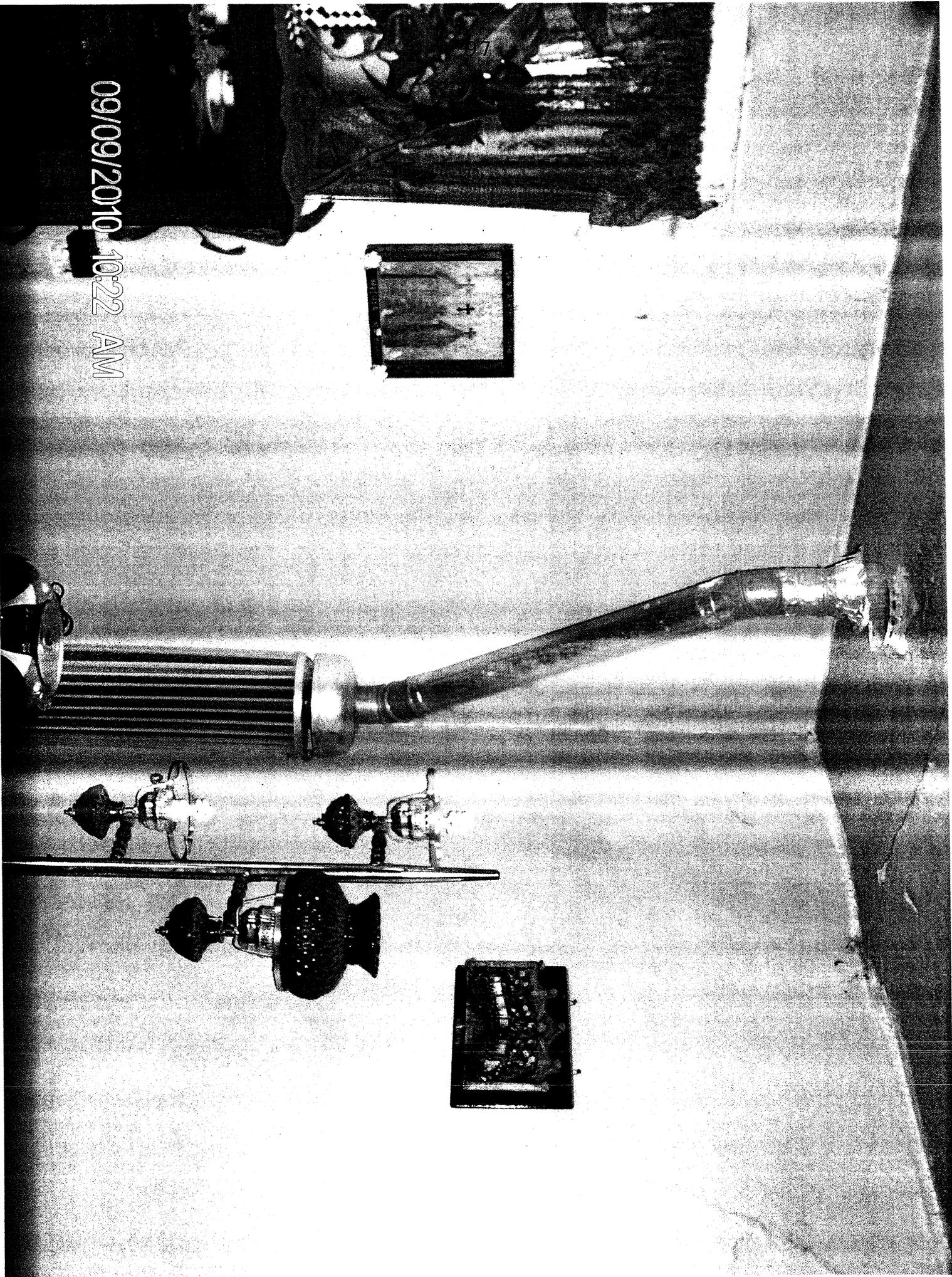


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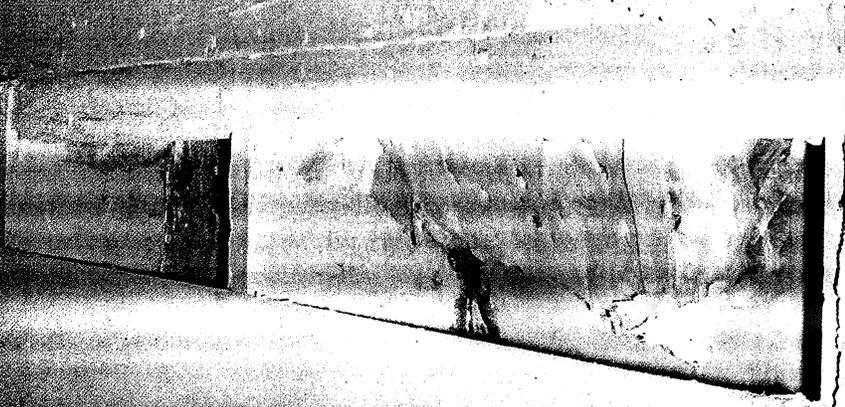
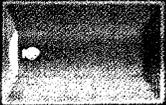


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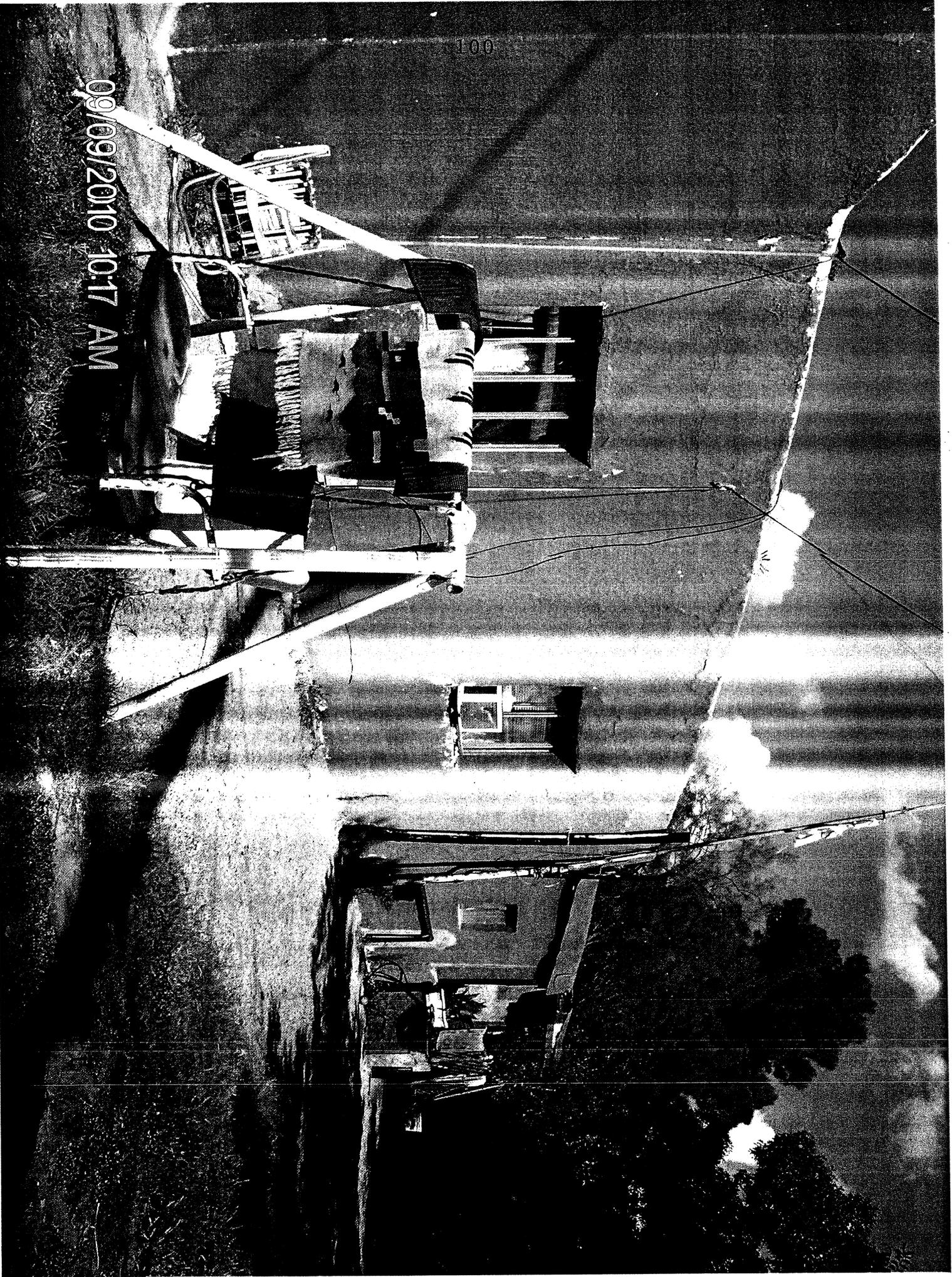


99

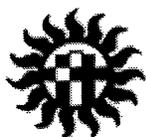
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Attachment "E"



City of Las Cruces

Community Development, Home Rehabilitation Program

Structural Survey

Project Name: Elizabeth Ontiverous **Date of Survey:** 12-8-2010
Project Address: 641 E. Lucero, Las Cruces, NM
Coordinator : Ray & Maria **Date Due:** _____

Roofing

Rolled roofing, beyond use full life. No way to seal at parapet (rebuild parapet), decking and roof joist failing.

Conclusion: Build a pitched roof over all. \$15,000

Windows

Single pane, many broken.

Replace all. \$2,500

Plaster & Stucco

Bad, loose over adobe.

Remove and replace all correctly: \$4,000 Stabilize adobe:???

HVAC

Four or five window a/c units. Dangerous gas wall and space heaters.

Provide central heat and air. Needs furnace closet. \$6,000

Exterior Paint

All bad and peeling. Test for lead.

Repaint all \$1,500, If lead is found: ???

Exterior Doors

Bad

Replace both \$1,500

Electrical

All substandard.

Complete new electrical system. \$7,500

Plumbing

Poor, ¾ bath for three adults.

Replace all to connections of utilities. \$8,000

Drywall

Some drywall some plaster over adobe. All deteriorating and adobe crumbling. Ceilings falling in throughout.

Repair/replace sheet rock: \$2,500. Stabilize adobe:???

Interior Paint

Poor, test for lead.

Repaint all: \$2,250. If lead is found???

Interior Doors

All bad, damaged.

Replace all: 6 total \$1,800

Cabinets

Kitchen cabinets fair but outlived use.

Replace \$2,500

Trim

Poor

Replace all: \$1,000

Flooring

Some wood flooring on dirt, some concrete. No usable floor covering.

Replace wood floors concrete and install all new floor covering: \$4,000

Insulation

Less than R-13 if any in ceiling of original structure. Possibly 19 in ceiling of frame addition. R-13 in walls of frame addition.

Install R-30 in new attic: \$1,500

Appliances

Usable

Replace refrigerator with Energy Star: \$900

Other

Estimated Rehab Cost as is: \$ 62,000 plus.

Due to the composition of the family; the owner is using what should be the dining room as a bedroom. Build a new bedroom and bathroom. 200 sq/ft x \$100 per = \$20,000.

Rehab Cost \$82,000

Suggest reconstruction.

-