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**City of Las Cruces**<sup>®</sup>  
 PEOPLE HELPING PEOPLE

**Council Action and Executive Summary**

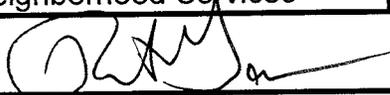
Item # 7 Ordinance/Resolution# 12-041

For Meeting of \_\_\_\_\_  
 (Ordinance First Reading Date)

For Meeting of September 6, 2011  
 (Adoption Date)

**TITLE:** A RESOLUTION APPROVING A RECONSTRUCTION PROJECT AND EXCEPTIONS TO THE HOME REHABILITATION HANDBOOK FOR THE RESIDENCE LOCATED AT 1104 LUNA STREET.

**PURPOSE(S) OF ACTION:** Approve a home rehabilitation re-construction project for the demolition and construction of a single family home.

<b>COUNCIL DISTRICT: 3</b>		
<b>Drafter/Staff Contact:</b> Maria Fahrenkrog	<b>Department/Section:</b> Community Development / Neighborhood Services	<b>Phone:</b> 528-3177
<b>City Manager Signature:</b>		

**BACKGROUND / KEY ISSUES / CONTRIBUTING FACTORS:**

Ms. Felicity Russell, whose residence is located at 1104 Luna Street, has applied to participate in the City Home Rehabilitation Program. The house is inhabited by the homeowner and her 18-year old grandson, who is a full-time student at NMSU. Ms. Russell has an annual income that is 18% of the area median income for a family of two.

Staff evaluated the dwelling for rehabilitation and decided that due to deficiencies with the structure and zoning encroachments (summarized below) demolishing and reconstructing the home would be the most economically viable solution.

**Zoning & Structural Violations:**

1. Zoning Code: Additions and property walls built on the property lines, thus violating side and setbacks.
2. Building Code:
  - a. Unpermitted additions and unknown construction methods;
  - b. Non-existent fire barrier protection along the property line; and
  - c. Unpermitted and potentially unsafe extensions to the electrical and mechanical systems.
3. Structural condition: Deterioration of utility and mechanical systems installed in 1952.

Due to the extent of the repairs needed and the Zoning and Building Code violations outlined above, the present home rehabilitation program guidelines do not allow sufficient funding to improve the living conditions of Ms. Russell's home; therefore, staff is requesting that the City Council authorize the demolition and reconstruction of Ms. Russell's house.

City Council approval is required for all proposed demolition and reconstruction projects per the City's Home Rehabilitation Program guidelines. Additionally, other required exceptions to the program guidelines are required by the City Council in order to make the project affordable to the homeowner. These exceptions can be granted by the City Council in approving the proposed, attached resolution.

The approvals and exceptions requested are summarized as follows:

1. City Council approves a "Substantial Rehabilitation Project" for the demolition and reconstruction of the Russell home at 1104 Luna Street.
2. Grants exception to the home rehabilitation program guidelines as follows:
  - a. Higher than normal loan-to-value ratio;
  - b. Different terms for the home rehabilitation loan and grants provided; and
  - c. Accelerated forgiveness rate for the grants, up from \$1,000 per year to \$5,000 per year upon project completion.

Attachment "B" provides an outline of all the exceptions proposed that are detailed within the body of the proposed resolution, along with detailed structural and zoning information on the home. If approved, Ms. Russell will receive a newly constructed home that complies with all Zoning and Building Code requirements, along with affordable terms and conditions related to the Home Rehabilitation Program's requirements.

#### **SUPPORT INFORMATION:**

1. Resolution.
2. Attachment "A", Work write-up.
3. Attachment "B", Home Rehab Program exceptions and detailed structural and zoning information.
4. Attachment "C", Appraisal.
5. Attachment "D"; Property survey.
6. Attachment "E"; Pictures of the current home.

**SOURCE OF FUNDING:**

<b>Is this action already budgeted?</b>	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.
<b>Does this action create any revenue?</b>	Yes	<input type="checkbox"/>	Funds will be deposited into this fund: _____ in the amount of \$ _____ for FY _____
	No	<input checked="" type="checkbox"/>	There is no new revenue generated by this action.

**BUDGET NARRATIVE**

The staff is proposing to use uncommitted balances from both the Program Year 2009 and 2010 CDBG funds that were set-aside for home rehabilitation projects. As per HUD regulations, the City must utilize and expend the oldest available funds for projects, and due to this requirement we are proposing to expend the last remaining amount of 2009 funds and the remaining balance will come from 2010 funds.

**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	20184240-722195-10209	\$34,779.63	\$34,779.63	\$0	N/A
Community Development	20184300-722195-10210	\$96,678.62	\$297,833.00	\$201,154.38	Other home rehab projects

**OPTIONS / ALTERNATIVES:**

1. Vote "Yes"; this will approve the Resolution to grant the necessary exceptions to the City's Home Rehabilitation Program and provide funding to allow for the demolition and reconstruction of Ms. Russell's home, which is in dire need of help, and will also contribute to a positive image within the neighborhood and promote pride and community values.
2. Vote "No"; this will not approve the Resolution to grant the necessary exceptions to the City's Home Rehabilitation Program, nor will it provide funding to allow the demolition and reconstruction of Ms. Russell's home.
3. Vote to "Amend"; further direction would come from City Council.
4. Vote to "Table"; and provide direction to staff.

**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. 12-041**A RESOLUTION APPROVING A RECONSTRUCTION PROJECT AND EXCEPTIONS TO THE HOME REHABILITATION HANDBOOK FOR THE RESIDENCE LOCATED AT 1104 LUNA STREET.**

The City Council is informed that:

**WHEREAS**, the Home Rehabilitation staff has processed the application for the home rehabilitation program for Ms. Felicity Russell, whose house is located at 1104 Luna Street; and

**WHEREAS**, the homeowner has an annual income of \$6,176.00, which is 18% of the area median income for a family of 2; and

**WHEREAS**, the house is in an extensive state of disrepair and staff received bids for the rehabilitation of the structure twice, and the bids were extremely high on both occasions; and

**WHEREAS**, staff concluded that it was more economically feasible to demolish and reconstruct the structure; and

**WHEREAS**, to determine the cost of the new home, staff went out for and received six bids from qualified contractors, two of which are acceptable bids for \$115,675.94 and \$117,458.25. Per HUD and City regulations, acceptable bids should not be greater than 10% or less than 15% of staff estimate, which is \$114,123.81; 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 \$131,458.25 to demolish and reconstruct the structure, contingency funds, and pay for soft cost and relocation expenses per the City-

adopted Home Rehabilitation Program Handbook, as amended, Chapter VIII, Part B-4;  
and

**WHEREAS**, the appraised value of Ms. Russell's proposed new home is \$110,000, which includes 2 bedrooms and 2 bathrooms; and

**WHEREAS**, the value of the new home is not sufficient to secure the City's investment; 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 Substantial Rehabilitation Project (demolition and reconstruction of a new home) for Ms. Felicity Russell at 1104 Luna Street, per the City's Home Rehabilitation Program guidelines, is hereby granted and approved.

**(II)**

**THAT** the Home Rehabilitation Project for Ms. Felicity Russell at 1104 Luna Street is hereby granted the following Home Rehabilitation Handbook exceptions, which will allow Ms. Russell to receive funding under the Home Rehabilitation Program guidelines for the following activities, dollar amounts and program exceptions:

- a) An exception to Chapter VIII, Part B-4 of the City's Home Rehabilitation Handbook, for Substantial Rehabilitation for the property at 1104 Luna Street, owned and occupied by Felicity Russell and her grandson, for a total investment not to exceed \$131,458.25; and
- b) An exception to Chapter VI, Part C-2, Loan-to-Value Ratio of the

Home Rehabilitation Handbook in excess of 95%, to provide a Deferred Payment Loan to Ms. Russell for \$110,000.00, the appraised value of the new home; and

- c) An exception to Chapter VIII, C-1, Terms of the Loan of the Home Rehabilitation Handbook to increase the maximum grant allowance from \$17,000.00 to \$21,458.25; and
- d) An exception to Chapter VII, Part E-4, Program Costs-Grants of the Home Rehabilitation Handbook to allow the owner, Ms. Russell, to have a grant for \$21,458.24 to be forgiven at a rate of \$5,000.00 a year rounded to the next highest \$5,000.00 whole dollars.

(II)

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.

APPROVED:

\_\_\_\_\_  
Mayor

ATTEST:

\_\_\_\_\_  
City Clerk

(SEAL)

Moved by: \_\_\_\_\_

Seconded by: \_\_\_\_\_

VOTE:

Mayor Miyagishima: \_\_\_\_\_

Councillor Silva: \_\_\_\_\_

Councillor Connor: \_\_\_\_\_

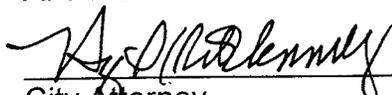
Councillor Pedroza: \_\_\_\_\_

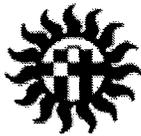
Councillor Small: \_\_\_\_\_

Councillor Sorg: \_\_\_\_\_

Councillor Thomas: \_\_\_\_\_

APPROVED AS TO FORM:

  
\_\_\_\_\_  
City Attorney



# City of Las Cruces

## Staff Estimate

Owner: Felicity Russell Date: June 10, 2011  
 Address: 1104 Luna, Las Cruces, Nm 88001 Application #: 1485  
 Date of walk- thru: \_\_\_\_\_ Ph. 575- 649-3575

### 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.

**LEAD BASED PAINT:** A Lead-based Paint Inspection/Risk Assessment was performed on this property. The Inspection has determined that there is no lead-based paint in the property at concentration at or above 1.0 mg/cm<sup>2</sup>.

**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: \_\_\_\_\_

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## GENERAL CONDITIONS:

**SCOPE OF WORK:** Demolition and removal of existing dilapidated dwelling, front block wall, along the sidewalk back to the property line, debris, preparation of site, and the reconstruction of a dwelling, car porch, driveway, and sidewalk, on same property.

**RECONSTRUCTION OF DWELLING:** Reconstruct a dwelling in accordance with approved plans and work write-up. The dwelling is a single family residential unit, two bedroom, two bath, of approximately (1200) one thousand two hundred square feet. A model plan is provided with this work write-up as the standard for construction.

**ALL QUALIFIED BIDDERS MUST PRESENT COMPLETE PLAN SETS TO INCLUDE, SITE PLAN, EXTERIOR ELEVATIONS, ROOF PLAN, GLAZING SCHEDULE, FLOOR PLAN, ELECTRICAL, PLUMBING, HVAC, LOAD CALCULATION, etc. WITHIN ONE WEEK OF NOTIFICATION, FOR HOMEOWNER REVIEW. THE CONTRACTOR CHOSEN BY THE HOME OWNER MUST APPLY FOR DEMOLITION AND BUILDING PERMITS ON THE SAME DAY THE CONTRACT IS SIGNED. HOME REHAB STAFF AND THE HOMEOWNER MUST APPROVE PLANS.**

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### 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 arraignments 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, clear the front yard entirely. 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.

**Termite/Pest Control Treatment:** Pad site is to be chemically treated for termites before the concrete foundation is poured. All framing studs and bottom plates will be chemically treated for termites before covered by construction.

**Total:     \$ 15,000**

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### Concrete:

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

**Driveway, Apron & Pads:** Construct a 3,000 psi concrete driveway to the street, as shown on the plan. Construct a 36" wide concrete apron around the entire dwelling only. The apron is to be 4" thick sloped to 3 ½" away from the dwelling. Construct, one (1) 48"X72" concrete pad, at the front entrance, level with the interior, and one (1) sized and located for the A/C, connect to the apron and walkway. Provide ramps as necessary to ensure there are no steps between the sidewalk, driveway, and entry.

**Total:     \$ 10,000**

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## 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.

**Interior 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 grab bars in both tub and shower location and both toilets.

**Roofing:** Build a pitched roof, of 3" in 12" pitch over entire structure and car port. New roof structure to be 2" x 4" trusses. Install 7/16" plywood or 7/16" OSB wafer board decking with clips. Extend the roof overhang at least 48"x72" at the entry to front door, with 4"x6" supporting post and complete as specified here. Install two layers of felt paper, as required in the IRC R905.2.2 and R905.2.7, and new white, asphalt composition Owens Corning® or approved equal, 20 year warranty, 3 tab shingles. 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 covered with, **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 (no turbines), etc., as required for a new roof.

TOTAL:     \$ 20,000

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## Insulation:

**Wall Insulation:** Install R-19 rated insulation in 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. Insure proper attic ventilation by installing insulation baffles at every soffit vent. 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:     \$ 3,000

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

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## Exterior Doors:

Install three (3) 3/0, MASONITE®, RELIABUILT® or approved equal, doors, one at the front entrance, one from the car port into the laundry, and one into the storage room. Doors are to be, six panels, **Energy Star** ® rated, 1-3/4" thick, 24 gauge galvanized steel. The door into the laundry room is to be a "Ranch Style" with window. 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 and install single cylinder dead bolts and lever handle lock sets, on all doors and peephole on front door. All locks will be keyed alike.

TOTAL:     \$ 1,500

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**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. The owner to select the color of the stucco.

**TOTAL: \$ 5,000**

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**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 dryer and one for the range. Owner is to select light fixtures within a \$350 allowance, and "Energy Efficiency Requirements" of the NM Electrical Code. Provide light and electrical receptacle outlets in the store room. Connect all equipment and appliances to the electrical system.

**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 fans and one (1) **ENERGY STAR®** rated exhaust fan in the laundry room.

**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. Install one (1) carbon monoxide detector. Contact the utility company for the meter disconnect and re- installation.

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

**TOTAL: \$ 6,000**

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**HVAC:**

**Air conditioner:** Install a new evaporative air conditioner on a stand, and concrete pad, on the ground outside the back wall. \*A/C is to be MasterCool®, Champion®, or pre-approved equal, single pad type, minimum 6,000 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 sized by the contractor with a minimum 90% efficiency rating, complete with new DIGITAL, PROGRAMMABLE thermostat. **Provide system design using ACCA Manual J, 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, prior to installation.**

**Exhaust to exterior:** Install duct for new exhaust fans and a kitchen range exhaust. Install a 4" round dryer vent with back draft damper. Connect ducts to equipment.

**General for new work:** 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: \$ 7,500**

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**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.

**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 on 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.

**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 the home to supply at least 5 GPM at 50° temperature rise, with a minimum, 10yr

warranty.

**Plumbing Fixtures:**

**Toilets:** Install two (2), 17"-19" tall, white, elongated toilets with seats. **Lavatories:** Install two (2), new Delta®, chrome, single handle faucets. With escutcheons, chrome pop-up drain, P-trap, and water supply valves. **Shower:** Install drains and shower pan for a 36"x60" tile roll in shower, in the master bath, install new, Delta®, single lever shower valve for the shower. The threshold is to be a ½" high, beveled, roll over. **Bathtub:** Install a five foot fiberglass bathtub, in the hall 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, deep, 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.

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

**TOTAL: \$ 9,000**

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**Windows:**

Install Jeld Wen®, American Craftsman®, or approved equal, white, double pane, Low – E, vinyl, Energy Star ® rated, sliding windows with screens. 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	1	5050 Single Hung
Bedrooms	2	4050 Single Hung
Bathrooms	2	2020 Slider
Kitchen	1	4050 Single Hung
Kitchen Sink	1	3030 Slider
Store Room	1	3030 Slider
<b>TOTAL:</b>	<b>8</b>	

Install two (3), double pane skylights, one in the hallway, one in the laundry, and one (1) in the hall bathroom.

**TOTAL: \$ 3,000**

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## 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 materials that are split or otherwise defective will be accepted. Material used should be mill finished and sanded.

**Closets:** Construct two (2) linen closets, one in each bathroom. 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: \$ 3,000**

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## Drywall/Tile:

**Interior Walls & Ceilings:** Install 1/2" 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 1/2" 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 tub and shower. The threshold and entry to the shower will be a 1/2" roll over 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: \$ 5,000**

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## Interior Doors:

**Doors:** Install two (2) bedroom doors, Two (2) bathroom doors, (1) one laundry room door, (1) one pantry, two (2) furnace closet ,and two (2) linen closet doors. 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 provide a 32" clear opening.

**Closet Doors:** Install two (2), closet doors, one (1) in each bedroom, Doors will be 1 3/8" thick, hollow core, raised six panels, 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: \$ 2,500**

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**Flooring:**

**Vinyl Tile:** Install tile through out the entire house, new tile will be, no-wax vinyl composit tile (VCT), 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. No flooring in the storeroom.

**TOTAL: \$ 3,500**

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**Painting:**

**Interior:** Prepare and paint the entire interior of the house to include all rooms, ceilings, walls, shelves, the inside of the exterior 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. All is to receive one color. The color is to be selected by the owner.

**Other:** Install address 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: \$ 4,000**

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**Cabinets and Countertops:**

**Kitchen Cabinets:** Install wall and base cabinets in the kitchen, 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. **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. **Cabinet Height:** The base cabinets are to be cut to so the counter top heights meet a maximum 32" above the finished floor. Install upper cabinets sixteen inches (16") above counter top.

**Lavatory Cabinets:** Install two (2), two piece, 36", vanity base cabinet, with countertop, and integral sinks, one in each bathroom.

**TOTAL: \$ 5,000**

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**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: \$1,600**

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**Other:**

**Grab Bars:** Install four (4), 1 ½" chrome grab bars in each bathroom. One (1), 42", horizontally across the back wall of the tub and shower, two (2), 36" vertically, one on each end of the tub and shower, and one (1), 36", horizontally, above the toilet.

**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 provided by homeowner.

**Fencing:** Install six foot tall chain link fence sections, one from north east front corner of the house to the adjacent property line and one from the front corner of the store room to the adjacent property line. Include a three foot gate in each section, across the concrete apron. Include hinges and latches.

**TOTAL: \$1,500**

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**ALTERNATE # 1. DO NOT INCLUDE IN TOTAL: CONSTRUCT CINDER BLOCK FOUR FEET TALL AS SHOWN ON THE PLAN, WITH TWO THREE FOOT GATES LOCATED AS SHOWN ON THE PLAN.**

(NOTE: CONTRACTOR IS TO PROVIDE ANY DESIGNS OR STAMPED DRAWINGS REQUIRED TO PERMIT WALLS.)

**TOTAL: \$ 3,000**

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**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.

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**Clean up:**

Clean exterior and interior of all windowpanes and frames. Clean all plumbing fixtures. Vacuum all carpeting, clean all vinyl, and leave all porches and walks in a broom clean condition. Remove all paint spills, drywall mud, plaster, etc., from all surfaces

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**Staff Estimate**

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

SIGHT PREP/DEMO	\$	<u>15,000.00</u>
CONCRETE	\$	<u>10,000.00</u>
FRAMING	\$	<u>20,000.00</u>
INSULATION	\$	<u>3,000.00</u>
EXTERIOR DOORS	\$	<u>1,500.00</u>
STUCCO	\$	<u>5,000.00</u>
ELECTRICAL	\$	<u>6,000.00</u>
HVAC	\$	<u>7,500.00</u>
PLUMBING	\$	<u>9,000.00</u>
WINDOWS	\$	<u>3,000.00</u>
CARPENTRY	\$	<u>3,000.00</u>
DRYWALL/TILE	\$	<u>5,000.00</u>
INTERIOR DOORS	\$	<u>2,500.00</u>
FLOORING	\$	<u>3,500.00</u>
PAINTING	\$	<u>4,000.00</u>
CABINETS & COUNTERTOPS	\$	<u>5,000.00</u>
APPLIANCES	\$	<u>1,600.00</u>
OTHER	\$	<u>1,500.00</u>
<b>Sub Total:</b>	\$	<u>106,100.00</u>
<b>Tax:@ 7.5625 %</b>	\$	<u>8,023.81</u>
<b>Total:</b>	\$	<u>114,123.81</u>

LENGTH OF TIME NEEDED  
TO COMPLETE THIS PROJECT.

CALENDAR DAYS: 150

\_\_\_\_\_  
Construction Company

\_\_\_\_\_  
Contractor

\_\_\_\_\_  
Telephone Number

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

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

## Existing Structural Deficiencies and Zoning Encroachments

Home Rehabilitation Client # 1485, Felicity Russell, who lives at, 1104 Luna St., Las Cruces, NM.

Staff's reasoning leading to the decision to demolish the structure and reconstruct on the same location.

### Zoning:

1. Side Setback: A number of additions have been added to the original structure over the years, two that encroach into the five foot, side yard, and setback area.
2. The survey, we procured, showed that wall along the sidewalk had been built over five feet outside the property line.

### Permitting:

1. None of the alterations or additions to the property appear be connected to a permit.

### Code Compliance:

1. The additions built in the side setback are within the area that requires the construction to meet a one hour fire barrier construction method. There are windows and combustible roof components in this area that need to be removed.
2. Parts of the exterior walls, in the area listed above, are on the property line and will require caution when removed.
3. Due to the lack of inspections and inaccessibility of the construction, it is unknown if the construction methods are compliant or safe.
4. There are extensive electrical alterations and extensions to the system, all unpermitted, inaccessible, and of unknown quality. Potentially dangerous.
5. Multiple roofs have been added to and onto the original building and additions.

### Condition of structure:

1. All the mechanical systems, gas (potential hazard), water, sewer (sanitation), and electrical (potential hazard), interior and exterior are original or installed ~~haphazardly and in very poor condition. Most from 1952, leading to the necessity for their complete replacement.~~
2. Change orders are inevitable as walls, floors, and ceilings are opened to complete planned work.
3. Cinderblock walls and low slope roof are not conducive to high quality insulation upgrades.
4. Low slope roof is not conducive to high quality roof upgrades.



**City of Las Cruces**  
Community Development  
Memorandum

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To: Mayor and City Council

From: Maria Fahrenkrog, Home Rehabilitation Coordinator

Subject: Home Rehabilitation Exceptions and Detailed Structural and Zoning Information

Date: August 22, 2011 File No.: M-11-186

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Ms. Felicity Russell, whose residence is located at 1104 Luna Street, has applied to participate in the City Home Rehabilitation Program. The house is inhabited by the homeowner and her 18-year old grandson, who is a full-time student at NMSU. Ms. Russell has an annual income of \$6,176.00; which is 18% of the area median income.

Staff evaluated the dwelling for rehabilitation and decided that due to deficiencies with the structure and zoning encroachments (summarized below) demolishing and reconstructing the home would be the most economically viable solution.

Existing Violations

Zoning:

1. Side Setback: A number of additions have been added to the original structure over the years, two that encroach into the five foot side yard setback; and
2. The survey showed that the wall along the front sidewalk had been built over five feet outside the property line into the City's right-of-way and exceeds the height of a front yard fence by over a foot.

Permitting:

1. None of the alterations or additions to the property appear be connected to a building permit.

Code compliance:

1. The additions built in the side setback are within the area that requires ~~the construction to meet a one-hour fire barrier construction method.~~ There are windows and combustible roof components in this area that need to be removed;
2. Parts of the exterior walls, in the area listed above, are on the property line and will require caution when removed;

3. Due to the lack of inspections and inaccessibility of the construction, it is unknown if the construction methods are compliant or safe;
4. There are extensive electrical alterations and extensions to the system, all unpermitted, inaccessible, and of unknown quality, thus presenting a potentially dangerous living situation; and
5. Multiple roofs have been added to and onto the original building and additions.

Condition of structure:

1. All the mechanical systems: gas (potential hazard), water, sewer (sanitation), and electrical (potential hazard), interior and exterior are original or installed haphazardly and in very poor condition. Most from 1952, leading to the necessity for their complete replacement;
2. Change orders are inevitable as walls, floors, and ceilings are opened to complete planned work; and
3. Cinderblock walls and low slope roof are not conducive to high quality roofing construction and insulation upgrades.

The present home rehabilitation guidelines do not allow funding in excess of \$57,000.00, which is insufficient to improve the living conditions of Ms. Russell's home; therefore, staff is requesting that the City Council authorize extra funding to demolish and reconstruct Ms. Russell's house.

Staff estimates the total cost to reconstruct Ms. Russell's house to be \$131,458.25 as follows:

1. Demolition and reconstruction of the homeowner's dwelling at a cost of approximately \$117,458.25 per bids received on July 21, 2011;
2. Soft cost and relocation expenses \$9,000.00; and
3. Contingency funds for approximately \$5,000.00

To determine the cost of the new reconstructed home, staff requested and received six 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 \$114,123.81. Two bids fell within this parameter; one for \$115,675.94 and another for \$117,458.25. 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 the proposed Resolution. The contractors will honor their bids until September 21, 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.

The appraised value of the proposed new home is \$110,000.00, with a size of approximately 1,260 square feet with two bedrooms and two bathrooms. The value of the new home is not sufficient to secure the City's investment; therefore, exceptions are necessary to minimize potential loss to the Home Rehabilitation Program.

In addition to the City Council required action to approve the demolition and reconstruction of the home, staff is requesting that the City Council authorize the following exceptions to be able to assist the Russell family with an energy efficient, safe and sanitary home:

1. An exception in accordance with Chapter VIII, Part B-4, of the City's Home Rehabilitation Handbook which allows City Council to grant an exception to allow for a "Substantial Rehabilitation Project" above the maximum funding limits of \$57,000.00 set in Chapter VII, Part E, 1-5 and Chapter VIII, A-B, for the demolition and reconstruction of the Russell home at a total investment not to exceed \$131,458.25. Any surplus funding will be refunded to the Home Rehabilitation Program account.
2. An exception to Chapter VI, Part C-2, Loan-to-Value Ratio of the Home Rehabilitation Handbook, which reads: "The loan-to-value ratio for any property shall not be greater than 95% for a grant or a grant made in combination with a loan or deferred payment loan". The estimated cost of \$131,458.25, which is 136% of the maximum loan to value ratio of \$104,500.00 that should apply, since the home only appraised at \$110,000.00, so by granting this exception the City will be able to grant Ms. Russell a \$110,000.00 Deferred Payment Loan needed to cover the majority of the demolition, construction, relocation and soft cost expenses.
3. An exception to Chapter VIII, Part C-1, Terms of the Loan of the Home Rehabilitation Handbook. This section sets the terms for home rehabilitation loans and due to the income of Ms. Russell, she would qualify for a Deferred Payment Loan of \$110,000.00, (exception requested above) and grants not to exceed \$17,000.00. By granting this exception, the City will be able to provide the remaining \$21,458.25 needed to rehabilitate her home in the form of grants, to prevent Ms. Russell from losing equity in her home and putting her in more debt than the appraised value of her home.
4. An exception to Chapter VII, Part E-4, Program Costs-Grants of the Home Rehabilitation Handbook. This section sets the rate of forgiveness for all grants in that "All combined grants (i.e. soft cost plus any of items 2a, 2b, 2c,) shall be forgiven at the rate of \$1,000.00 per year rounded to the next highest \$1,000.00 whole dollars." By granting this exception, the City would be able to accelerate the forgiveness period to \$5,000.00 a year so that Ms. Russell would be able to gain back equity in her home in a more timely fashion.

#### **SUMMARY**

Staff is requesting that the approximate amount of \$131,458.25 be provided to Ms. Russell, \$110,000.00 be given as a Deferred Payment Loan (DPL) due upon sale or transfer; and a grant for \$21,458.25 to be forgiven at a rate of \$5,000.00 a year rounded to the next highest \$5,000.00.

Ray Sartin  
City of Las Cruces  
700 N Main Street  
Las Cruces, NM 88005

File Number: 20110601

Dear Sir or Madam,

In accordance with your request, I have appraised the real property at:

1104 Luna Street  
Las Cruces, NM 88001

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of June 19, 2011 is:

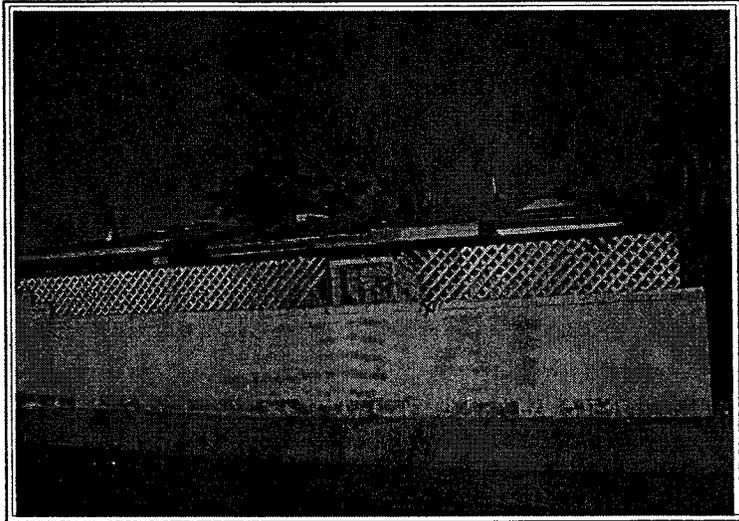
\$110,000  
One Hundred Ten Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Respectfully Submitted,

  
Jodi L Bell

APPRAISAL OF



Lot 2, Block A, Dale Bellamah Addn

LOCATED AT:

1104 Luna Street  
Las Cruces, NM 88001

FOR:

City of Las Cruces  
700 N Main Street  
Las Cruces, NM 88005

BORROWER:

Felicity Russell

AS OF:

June 19, 2011

BY:

Jodi L Bell

Uniform Residential Appraisal Report

File No. 20110601

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 **1104 Luna Street** City **Las Cruces** State **NM** Zip Code **88001**  
 Borrower **Felicity Russell** Owner of Public Record **Felicity Russell** County **Dona Ana**  
 Legal Description **Lot 2, Block A, Dale Bellamah Addn**  
 Assessor's Parcel # **02-10616** Tax Year **2010** R.E. Taxes \$ **562.12**  
 Neighborhood Name **Bellamah** Map Reference **4008135251504** Census Tract **35013/6.00**  
 Occupant  Owner  Tenant  Vacant Special Assessments \$ **None**  PUD HOA \$  per year  per month  
 Property Rights Appraised  Fee Simple  Leasehold  Other (describe)  
 Assignment Type  Purchase Transaction  Refinance Transaction  Other (describe) **Reconstruction**  
 Lender/Client **City of Las Cruces** 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?  Yes  No  
 Report data source(s) used, offering price(s), and date(s). **Multiple Listing Service and Homeowner**

I did  I 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.  
**N/A**  
 Contract Price \$ **Reconstruction** Date of Contract **N/A** Is the property seller the owner of public record?  Yes  No Data Source(s) **County Records**  
 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?  Yes  No  
 If Yes, report the total dollar amount and describe the items to be paid. **N/A**

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	One-Unit	80 %	
Built-Up	<input checked="" type="checkbox"/> Over 75%	<input 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)	2-4 Unit	5 %	
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	47	Low	New	Multi-Family	5 %
Neighborhood Boundaries	<b>North - Lohman Avenue; East - Triviz Drive; South - Missouri Avenue; West - Solano Drive; Nearest Major Intersection - Idaho Avenue and Solano Drive, 0.19 miles Southwest.</b>						175	High	65	Commercial	0 %	
Neighborhood Description	<b>See Attached Addendum</b>											

Market Conditions (including support for the above conclusions) **See Attached Addendum**

Dimensions **Pending Survey** Area **0.12 Acres/Avg Per CH** Shape **Rectangular** View **Residential Neighborhood**  
 Specific Zoning Classification **R-1a** Zoning Description **Single Family Medium Density**  
 Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe)  
 Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?  Yes  No If No, describe. **See Attached**

**Addendum - SCOPE OF WORK COMMENTS**

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>		Sanitary Sewer	<input checked="" type="checkbox"/>	Alley	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area  Yes  No FEMA Flood Zone **X** FEMA Map # **35013C0632 F** FEMA Map Date **09/06/95**  
 Are the utilities and off-site improvements typical for the market area?  Yes  No If No, describe.  
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?  Yes  No If Yes, describe. **Subject site conforms to the neighborhood. No apparent 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	<b>Concrete</b>	Floors	<b>VCT/New</b>
# of Stories	<b>One</b>	<input type="checkbox"/> Full Basement	<input type="checkbox"/> Partial Basement	Exterior Walls	<b>Stucco,Frame/New</b>	Walls	<b>SR,Text/New</b>
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area	<b>0.0000</b> sq. ft.	Roof Surface	<b>Composition/New</b>	Trim/Finish	<b>Wd,Paint/New</b>
	<input type="checkbox"/> Existing <input checked="" type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish	<b>N/A</b>	Gutters & Downspouts	<b>Overhang/New</b>	Bath Floor	<b>VCT/New</b>
Design (Style)	<b>Ranch</b>	<input type="checkbox"/> Outside Entry/Exit	<input type="checkbox"/> Sump Pump	Window Type	<b>Dblpn, Met, Sld/New</b>	Bath Wainscot	<b>CT/New</b>
Year Built	<b>2011-Proposed</b>	Evidence of	<input type="checkbox"/> Infestation	Storm Sash/Insulated	<b>Yes/New</b>	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs)	<b>New</b>	<input type="checkbox"/> Dampness	<input type="checkbox"/> Settlement	Screens	<b>Yes/New</b>	<input checked="" type="checkbox"/> Driveway	# of Cars <b>1</b>
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	<b>Concrete</b>
<input type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs	<input type="checkbox"/> Other	Fuel Gas	Fireplace(s) #	<input checked="" type="checkbox"/> Fence ChnLnk	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 <b>Concrete</b>	<input checked="" type="checkbox"/> Carport	# of Cars <b>1</b>
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated	<input type="checkbox"/> Individual	Other	Pool	<input checked="" type="checkbox"/> Other Storage	<input checked="" type="checkbox"/> 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 checked="" type="checkbox"/> Other (describe) <b>F/H, 3 Exhaust Fans</b>						

Finished area above grade contains: **4 Rooms 2 Bedrooms 2.0 Bath(s) 1,164 Square Feet of Gross Living Area Above Grade**  
 Additional features (special energy efficient items, etc.). **Average-Good quality single family residence. Home will be constructed with 2" x 6" frame construction with stucco veneer. There will be skylights installed in the hallway, bathroom 2 and the utility room to provide additional light.**  
 Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). **The subject is proposed construction and therefore there is no physical depreciation or deferred maintenance. According to the plans and specifications, there is no functional obsolescence. There is no external inadequacies noted or considered applicable.**

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe.  
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe.

Uniform Residential Appraisal Report

File No. 20110601

There are 8 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 78,000 to \$ 120,000	
There are 11 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 47,000 to \$ 97,000	
FEATURE	SUBJECT
1104 Luna Street Address Las Cruces	1750 Hamiel Drive Las Cruces, NM 88001
Proximity to Subject	0.51 miles SE
Sale Price	\$ Reconstruction \$ 97,000
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft. \$ 89.57 sq. ft.
Data Source(s)	Inspect 06/18/2011 MLS #1100665 Inspect 532-5678
Verification Source(s)	County Records DOM - 75
VALUE ADJUSTMENTS	DESCRIPTION
Sale or Financing	FHA 0 Cash 0 FHA 0
Concessions	None 0 None 0
Date of Sale/Time	N/A 06/09/2011 0 06/24/2010 0 04/04/2011 0
Location	Date Bellamah Addn/Avg College Heights/EQ 0 Grandview/EQ 0 College Heights/EQ 0
Leasehold/Fee Simple	Fee Simple 0 Fee Simple 0 Fee Simple 0
Site	0.12 Acres/Avg 0.15 Acres/Avg 0 0.15 Acres/Avg 0 0.14 Acres/Avg 0
View	Average 0 Average 0 Average 0
Design (Style)	Ranch/Avg 0 Ranch/Avg 0 Ranch/Avg 0
Quality of Construction	Stu,Fr/Avg-Good 0 Stu,Fr/Avg-Good 0 Stu,Fr/Avg-Good 0 Stu,CB/Avg +5,500
Actual Age	2011, New 1952, A-59, E-2 +1,300 1984, A-27, E-5 +4,000 1962, A-49, E-5 +3,300
Condition	New 0 Good-Renovated 0 Good-Updated 0 Good-Updated 0
Above Grade	Total Bdrms Baths Total Bdrms Baths Total Bdrms Baths Total Bdrms Baths
Room Count	4 2 2.0 5 3 1.5 +2,500 4 2 2.0 0 7 4 2.0 0
Gross Living Area	50 1,164 sq. ft. 1,083 sq. ft. 4,100 1,270 sq. ft. -5,300 1,107 sq. ft. 2,900
Basement & Finished	None 0 None 0 None 0 None 0
Rooms Below Grade	N/A 0 N/A 0 N/A 0 N/A 0
Functional Utility	Average 0 Equal 0 Equal 0
Heating/Cooling	GFA/Evap Air -2,500 GFA/Evap Air 0 Radiant/Evap Air +2,500
Energy Efficient Items	Standard Package 0 Standard Package 0 Standard Package 0
Garage/Carport	1 Carport +2,000 2 Garage -6,000 None +2,000
Porch/Patio/Deck	Porch -4,500 Cvd Porch, Patio -3,000 Cvd Porch, Encl Patio -5,500
Fireplace(s), etc.	None 0 None 0 None 0
Fence, Pool, etc.	Storage, Fence -1,000 Stor, Fen, Lndscp +3,000 Stor, Fen, Lndscp -1,000
Kitchen Equipment	Kitchen Equipment 0 Kitchen Equipment 0 Kitchen Equipment 0
Net Adjustment (Total)	[X] + [ ] - \$ 1,900 [ ] + [X] - \$ 7,300 [X] + [ ] - \$ 9,700
Adjusted Sale Price of Comparables	Net Adj. 2.0% Gross Adj. 18.5% \$ 98,900 Net Adj. -6.6% Gross Adj. 19.4% \$ 102,700 Net Adj. 10.2% Gross Adj. 23.9% \$ 104,700

I  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) County Records & Multiple Listing Service

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) County Records & Multiple Listing Service

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 NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer	07/2009	12/2009	06/2010	09/2002
Price of Prior Sale/Transfer	Unknown	Unknown	Unknown	Unknown
Data Source(s)	Cty Receipt #0921136	Cty Receipt #0934928	Cty Receipt #1016070	Cty Receipt #0228725
Effective Date of Data Source(s)	06/18/2011	06/18/2011	06/18/2011	06/18/2011

Analysis of prior sale or transfer history of the subject property and comparable sales Ms. Russell purchased the subject property in July of 2009, (County Reception #0921136). The previous owner purchased the subject property in May of 1983, (County Reception #8304530).

Summary of Sales Comparison Approach. The comparables chosen are believed to be the best representative sales available, being the most similar in appeal, age and quality of location. Building adjustments are made at \$50.00 per square foot. Land adjustments are based on incremental value differences only. Effective age adjustments are calculated using the comparables' sales price minus its site value. The adjusted value in the Sales Comparison Approach demonstrate a range of \$26,300 or 26.6% of the lowest valued comparable. Comparables 1 and 2 are believed to be the most representative comparables and are given the most weight in determining the estimate of value based on the Sales Comparison Approach.

Indicated Value by Sales Comparison Approach \$ 110,000

Indicated Value by: Sales Comparison Approach \$ 110,000 Cost Approach (if developed) \$ 137,895 Income Approach (if developed) \$ N/A

The Final Estimate of Value is derived from the Sales Comparison Approach. The Cost Approach is not relevant due to the age of the subject property, therefore it is not used. In addition, the subject property is not income producing; therefore, the Income Approach is not utilized.

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: See Attached Addendum

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 \$ 110,000 as of June 19 2011, which is the date of inspection and the effective date of this appraisal.

Jodi L. Bell

Uniform Residential Appraisal Report

File No. 20110601

All adjustments are rounded to the nearest one hundred dollars.

**DATE OF SALE:** Comparables 2 and 4 exceed the six month date of sale guideline. However, the Las Cruces area economy is stable and real estate values have not significantly altered in the past twelve months. Therefore, the Comparables are representative of the subject and are appropriate.

**SITE AREA:** The sites for all of the Comparables are primary residential sites. Any difference between the subject and comparable's site area is treated as excess or lack there of and an adjustment for "contributory value only" is warranted.

**DESIGN:** Although the comparable sales used are not of the same design as the subject, they are similar in utility and therefore comparable. Where the market recognizes a difference in design, an adjustment has been made. This does not adversely affect the estimate of value. It is not unusual for the appraiser to compare differing styles in the Las Cruces area.

**QUALITY OF CONSTRUCTION:** The quality adjustment reflects the differences in architectural refinements, details and amenities offered in both exterior and interior quality of materials. Through paired sales analysis, it becomes evident that quality is a primary factor relating to value. In addition, there are cost data manuals that support the market data. Market data indicates a range of \$5.00 to \$8.00 per square foot difference between Average and Good quality in the subject's size and value range.

**EFFECTIVE AGE/CONDITION ADJUSTMENTS:** Adjustments for effective age and condition are based on data made available through the MLS and exterior inspection of the comparables. The adjustment applied is based on a straight line depreciation formula, i.e., the comparables' sales price less its site value, which is then multiplied by a predetermined depreciation rate of 1% per year.

**GROSS LIVING AREA:** No adjustments are made for differences in gross living area that are less than fifty square feet of the subject.

**GROSS LIVING AREA AND FNMA GUIDELINES:** The gross living area of Comparable 6 is 23.2% less than the gross living area of the subject improvement. The line adjustment for Comparable 6 exceeds recommended FNMA guidelines by 6.9%. The net adjustment for Comparable 6 exceeds recommended FNMA guidelines by 14.4%. The gross adjustment for Comparables 4, 5 and 6 exceed recommended FNMA guidelines by 3.8%, 5.3% and 15.6%, respectively. These higher than typical adjustments are primarily due to the actual age of the subject home. The subject property is located in a well established home where the average age of existing homes is 45 years. Although there is a small percentage of newly constructed homes in this neighborhood, none of them have sold in the last 12 months. Therefore the appraiser had to utilize comparable sales with greater actual age that have been updated or renovated. All other line adjustments, net and gross adjustments meet FNMA guidelines.

**GROSS LIVING AREA ADJUSTMENTS:** These adjustments are based on data derived from previous paired set analysis of similar homes in the subject's neighborhood.

The balance of adjustments are self explanatory. Adjustments for additional amenities, i.e., car storage, porches/patios, fireplaces, site improvements and kitchen equipment are based on the existence or lack of the amenities. The amount of the adjustment is based the market response of the typical purchaser to these items as reflected through paired sales analysis.

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

**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) **The subject is located in a well established neighborhood. Sales data for comparable vacant sites is not available; therefore the Allocation Method to value is utilized. The Allocation Method is derived from developed residential areas. A land to improvement ratio of 20% to 30%, depending on site amenities, is typical of this markets' ratios. Through this method to value, it is my opinion that the site value is \$30,000.**

ESTIMATED	<input type="checkbox"/> REPRODUCTION OR	<input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	30,000
Source of cost data	Marshall & Swift Residential Cost Handbook		Dwelling 1,164	Sq. Ft. @ \$ 85.41	= \$ 99,417
Quality rating from cost service	Avg-Good		Bsmt. 0	Sq. Ft. @ \$	= \$
Effective date of cost data	03/2011		Porch & Storage		4,461
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			Garage/Carport 252	Sq. Ft. @ \$ 15.94	= \$ 4,017
See Attached Addendum			Total Estimate of Cost-New		107,895
			Less 55 Physical		
			Functional		
			External		
			Depreciation 0		= \$ ( 0)
			Depreciated Cost of Improvements		= \$ 107,895
			"As-is" Value of Site Improvements		= \$
Estimated Remaining Economic Life (HUD and VA only) 55 Years			INDICATED VALUE BY COST APPROACH		= \$ 137,895

**INCOME APPROACH TO VALUE** (not required by Fannie Mae)

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

**PROJECT INFORMATION FOR PUDs** (if applicable)

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 **N/A**

Total number of phases **N/A** Total number of units **N/A** Total number of units sold **N/A**

Total number of units rented **N/A** Total number of units for sale **N/A** Data source(s) **N/A**

Was the project created by the conversion of an existing building(s) into a PUD?  Yes  No If Yes, date of conversion. **N/A**

Does the project contain any multi-dwelling units?  Yes  No Data source(s) **N/A**

Are the units, common elements, and recreation facilities complete?  Yes  No If No, describe the status of completion. **N/A**

Are the common elements leased to or by the Homeowners' Association?  Yes  No If Yes, describe the rental terms and options. **N/A**

Describe common elements and recreational facilities. **N/A**

## Uniform Residential Appraisal Report

File No. 20110601

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 this 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.

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**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.
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).

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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 Jodi L Bell  
 Name Jodi L Bell  
 Company Name Tillman Appraisals, LLC  
 Company Address PO Box 103, Las Cruces, NM 88004  
 Telephone Number (575)496-2946  
 Email Address jodibell@zianet.com  
 Date of Signature and Report June 19 2011  
 Effective Date of Appraisal June 19 2011  
 State Certification # 02634-R  
 or State License # \_\_\_\_\_  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State NM  
 Expiration Date of Certification or License 04/30/2012

**ADDRESS OF PROPERTY APPRAISED**

1104 Luna Street  
Las Cruces, NM 88001

APPRAISED VALUE OF SUBJECT PROPERTY \$ 110,000

**LENDER/CLIENT**

Name Ray Sartin  
 Company Name City of Las Cruces  
 Company Address 700 N Main Street  
Las Cruces, NM 88005  
 Email Address \_\_\_\_\_

**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 \_\_\_\_\_

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FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
1104 Luna Street Address Las Cruces		1795 S Chaparro Street Las Cruces, NM 88001		1810 Chaparro Street Las Cruces, NM 88001		1416 Boston Drive Las Cruces, NM 88001	
Proximity to Subject		0.57 miles S		0.61 miles S		0.52 miles ESE	
Sale Price	\$ Reconstruction	\$ 113,500		\$ 110,000		\$ 80,000	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 97.01 sq. ft.		\$ 96.66 sq. ft.		\$ 89.49 sq. ft.	
Data Source(s)	Inspect 06/19/2011	MLS #812505 Inspect 532-5678		MLS #814676 Inspect 522-8222		MLS #811214 Inspect 523-2850	
Verification Source(s)	County Records	DOM - 56		DOM - 49		DOM - 263	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+( ) \$ Adjustment	DESCRIPTION	+( ) \$ Adjustment	DESCRIPTION	+( ) \$ Adjustment
Sale or Financing	None	Conventional	0	Conventional	0	Conventional	0
Concessions	None	None	0	None	0	None	0
Date of Sale/Time	N/A	09/01/2010	0	04/21/2011	0	12/29/2010	0
Location	Date Bellamah Addn/Avg	Sierra Vista/EQ	0	College Hill Subd/EQ	0	Date Bellamah/EQ	0
Leasehold/Fee Simple	Fee Simple	Fee Simple	0	Fee Simple	0	Fee Simple	0
Site	0.12 Acres/Avg	0.23 Acres/Avg	-8,000	0.18 Acres/Avg	-5,000	0.13 Acres/Avg	0
View	Average	Average	0	Average	0	Average	0
Design (Style)	Ranch/Avg	Ranch/Avg	0	Ranch/Avg	0	Southwest/Avg	0
Quality of Construction	Stu,Fr/Avg-Good	Stu,CB/Avg	+5,900	Stu,CB/Avg	+5,700	Painted CB/Avg	+4,500
Actual Age	2011, New	1952, A-59, E-15	+11,300	1957, A-54, E-10	+7,500	1954, A-57, E-10	+5,000
Condition	New	Good-Updated	0	Good-Updated	0	Good-Updated	0
Above Grade	Total Bdrms Baths	Total Bdrms Baths	0	Total Bdrms Baths	0	Total Bdrms Baths	0
Room Count	4 2 2.0	5 2 2.0	0	6 3 1.0	+5,000	4 2 1.0	+5,000
Gross Living Area	50 1,164 sq. ft.	1,170 sq. ft.	0	1,138 sq. ft.	0	894 sq. ft.	13,500
Basement & Finished	None	None	0	None	0	None	0
Rooms Below Grade	N/A	N/A	0	N/A	0	N/A	0
Functional Utility	Average	Equal	0	Equal	0	Equal	0
Heating/Cooling	GFA/Evap Air	GFA/Evap Air	0	Radiant/Evap Air	+2,500	GFA/Evap Air	0
Energy Efficient Items	Standard Package	Standard Package	0	Standard Package	0	Standard Package	0
Garage/Carport	1 Carport	1 Carport	0	1 Garage	-2,000	2 Carport	-2,000
Porch/Patio/Deck	Porch	Cvd Porch & Patio	-4,500	Cvd Porch	-1,500	Cvd Porch	-1,500
Fireplace(s), etc.	None	None	0	None	0	None	0
Fence, Pool, etc.	Storage,Fence	Fence,Lndscp	+3,000	Fence,Lndscp	+3,000	Stor,Fen,Lndscp	-1,000
Kitchen Equipment	KitchenEquipment	KitchenEquipment	0	KitchenEquipment	0	KitchenEquipment	0
Net Adjustment (Total)		(X) + [ ] - \$	7,700	(X) + [ ] - \$	15,200	(X) + [ ] - \$	23,500
Adjusted Sale Price		Net Adj. 6.8%		Net Adj. 13.8%		Net Adj. 29.4%	
of Comparables		Gross Adj. 28.8%	\$ 121,200	Gross Adj. 29.3%	\$ 125,200	Gross Adj. 40.6%	\$ 103,500
ITEM	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Date of Prior Sale/Transfer	07/2009	03/2006		12/2005		01/2009	
Price of Prior Sale/Transfer	Unknown	Unknown		TODD		Unknown	
Data Source(s)	Cty Receipt #0921136	Cty Receipt #069273		Cty Receipt #0535372		Cty Receipt #0901628	
Effective Date of Data Source(s)	06/18/2011	06/18/2011		06/18/2011		06/18/2011	
Summary of Sales Comparison Approach Active comparables are provided as Comparables 7, 8 and 9 to support the Final Estimate of Value and marketability of the subject property.							

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FEATURE	SUBJECT	COMPARABLE SALE NO. 7		COMPARABLE SALE NO. 8		COMPARABLE SALE NO. 9	
1104 Luna Street Address Las Cruces		2352 E Idaho Avenue Las Cruces, NM 88001		1917 Calle de Suenos Las Cruces, NM 88001		1913 Idaho Avenue Las Cruces, NM 88001	
Proximity to Subject		0.77 miles E		0.45 miles E		0.37 miles E	
Sale Price	\$ Reconstruction	\$ 110,000		\$ 102,000		\$ 100,000	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 94.83 sq. ft.		\$ 81.80 sq. ft.		\$ 102.56 sq. ft.	
Data Source(s)	Inspect 06/19/2011	MLS #1101635 Inspect 523-2850		MLS #1101748 Inspect 522-3698		MLS #814563 Inspect 522-3698	
Verification Source(s)	County Records	DOM - 24		DOM - 12		DOM - 192	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+( ) \$ Adjustment	DESCRIPTION	+( ) \$ Adjustment	DESCRIPTION	+( ) \$ Adjustment
Sale or Financing Concessions		Active Listing List/Sale 91%	0	Active Listing List/Sale 91%	-9,200	Active Listing List/Sale 91%	0
Date of Sale/Time	N/A	Listed 05/25/2011	0	Listed 06/06/2011	0	Listed 12/08/2010	0
Location	Date Bellamah Addr/Avg	Date Bellamah/EQ	0	Date Bellamah/EQ	0	Date Bellamah/EQ	0
Leasehold/Fee Simple	Fee Simple	Fee Simple	0	Fee Simple	0	Fee Simple	0
Site	0.12 Acres/Avg	0.14 Acres/Avg	0	0.16 Acres/Avg	0	0.14 Acres/Avg	0
View	Average	Average	0	Average	0	Average	0
Design (Style)	Ranch/Avg	Southwest/Avg	0	Southwest/Avg	0	Ranch/Avg	0
Quality of Construction	Stu,Fri/Avg-Good	Stu,Fri/Avg-Good	0	Stu,Fri,CB/Avg	+6,200	Stu,CB/Avg	+4,900
Actual Age	2011, New	1958, A-53, E-5	+3,500	1954, A-57, E-5	+3,100	1953, A-58, E-10	+6,100
Condition	New	Good-Updated	0	Good-Updated	0	Good-Updated	0
Above Grade Room Count	Total Bdrms Baths 4 2 2.0	Total Bdrms Baths 6 2 1.0	+5,000	Total Bdrms Baths 6 3 1.0	+5,000	Total Bdrms Baths 6 3 1.0	+5,000
Gross Living Area	50 1,164 sq. ft.	1,160 sq. ft.	0	1,247 sq. ft.	-4,200	975 sq. ft.	9,500
Basement & Finished Rooms Below Grade	None N/A	None N/A	0	None N/A	0	None N/A	0
Functional Utility	Average	Equal	0	Equal	0	Equal	0
Heating/Cooling	GFA/Evap Air	GFA/Evap Air	0	GFA/Evap Air	0	GFA/Evap Air	0
Energy Efficient Items	Standard Package	Standard Package	0	Standard Package	0	Standard Package	0
Garage/Carport	1 Carport	1 Carport	0	None	+2,000	1 Carport	0
Porch/Patio/Deck	Porch	Cvd Porch	-1,500	Cvd Porch, Patio	-3,000	Cvd Porch	-1,500
Fireplace(s), etc.	None	None	0	None	0	None	0
Fence, Pool, etc.	Storage,Fence	Fence,Lndscp	+3,000	Stor,Fen,Lndscp	-1,000	Fence,Lndscp	+3,000
Kitchen Equipment	KitchenEquipment	KitchenEquipment	0	KitchenEquipment	0	KitchenEquipment	0
Net Adjustment (Total)		X + - \$ 100		X - \$ 1,100		X + - \$ 18,000	
Adjusted Sale Price of Comparables		Net Adj. 0.1% Gross Adj. 20.8%	\$ 110,100	Net Adj. -1.1% Gross Adj. 33.0%	\$ 100,900	Net Adj. 18.0% Gross Adj. 39.0%	\$ 118,000

ITEM	SUBJECT	COMPARABLE SALE NO. 7	COMPARABLE SALE NO. 8	COMPARABLE SALE NO. 9
Date of Prior Sale/Transfer	07/2009	05/2004	11/2005	11/2006
Price of Prior Sale/Transfer	Unknown	\$72,900	Transfer to Trust	\$104,000
Data Source(s)	Cty Receipt #0921136	MLS #712284	Cty Receipt #0541622	MLS #775114
Effective Date of Data Source(s)	06/18/2011	06/18/2011	06/18/2011	06/18/2011

Summary of Sales Comparison Approach Comparables 7, 8 and 9 are active listings provided to support the Final Estimate of Value. No weight is given to Comparables 7, 8 and 9 in the Final Analysis as they are not Closed Sales.

It is noted that the adjusted value of Active Comparable 8 is slightly lower than the Final Estimate of Value for the subject property. This is in part due to the list to sale ratio that is applied to the active comparables. Since these properties have not sold as of yet and are only listed on the open market, they must be adjusted by the prevailing list to sale ratio present in the subject's neighborhood.

It is noted that the gross adjustment for Active Comparables 8 and 9 exceed recommended FNMA guidelines by 8.0% and 14.0%. This is primarily due to the list to sale ratio adjustment and the lack of a second bathroom for the comparable actives. Due to the lack of active comparables with 2 full bathrooms, it is necessary to use these comparables.

Active Comparable 7 is located in the subject's neighborhood and adjusted to reflect the current "list to sales price" ratio. In addition, Active Comparable 7 is adjusted upward for its effective age/condition differences, bathroom count differences and lack of a storage room. A downward adjustment is applied for its superior porch/patio amenities offered. The gross living area of the comparable is within 50 feet of the subject's gross living area. Typically, there is no adjustment applied for gross living area differences within 50 feet.

Active Comparable 8 is also located in the subject's neighborhood and adjusted to reflect the current "list to sales price" ratio. In addition, Active Comparable 8 is adjusted upward for its inferior quality of construction, effective age/condition differences, bathroom count differences and lack of car storage. Downward adjustments are applied for its larger gross living area, superior porch/patio amenities offered and the presence of landscaping.

Active Comparable 9 is also located in the subject's neighborhood and adjusted to reflect the current "list to sales price" ratio. In addition, Active Comparable 9 is adjusted upward for its inferior quality of construction, effective age/condition differences, bathroom count differences, smaller gross living area and lack of a storage room. A downward adjustment is applied for its superior porch/patio amenities offered.

ADDENDUM

137

Borrower: Felicity Russell	File No.: 20110601
Property Address: 1104 Luna Street	Case No.:
City: Las Cruces	State: NM Zip: 88001
Lender: City of Las Cruces	

**MARKET VALUE DEFINITION:** The definition of market value used for this appraisal assignment is provided by FNMA on page 4 of the Uniform Residential Appraisal Report.

**INTENDED USER:** The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for rehabilitation, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form and the Definition of Market Value. No additional Intended Users are identified by the appraiser.

**SCOPE OF WORK COMMENTS**

**HIGHEST AND BEST USE**

The highest and best use of the subject site, as improved, is determined to be residential. The zoning for the subject property is R-1a; Single Family Medium Density. This zoning district allows for site built homes and manufactured homes, to include patio homes and townhouses. The maximum density allowed is eight dwelling units per acre. The subject's neighborhood comprises of detached, site built and manufactured homes. Therefore, the current use, as improved, of the subject site is determined to be the highest and best use.

**CONDITIONS OF THE APPRAISAL**

The Summary Appraisal Report was performed under the hypothetical condition that the following conditions have been met as of the effective date of the appraisal. In actuality, none of the hypothetical conditions have occurred and the appraisal is subject to the following hypothetical conditions being met.

AT THE TIME OF THE INSPECTION NONE OF THE WORK, AS SET FORTH IN THE WORK WRITE UP RECEIVED BY THE APPRAISER, HAD BEEN STARTED. THIS APPRAISAL IS SUBJECT TO THE ORIGINAL STRUCTURE BEING DEMOLISHED, THE PROPERTY BEING CLEANED UP AND A NEW HOME BEING BUILT, AS SET FORTH IN THE WORK WRITE UP PROVIDED BY THE CLIENT, BE COMPLETED IN A SATISFACTORY AND WORKMANLIKE MANNER.

**ADDITIONAL COMMENTS**

**NEIGHBORHOOD DESCRIPTION**

The subject is located in the south central part of the city limits of Las Cruces in an established neighborhood of predominantly single family homes. This is a homogeneous neighborhood. It shares similar features such as building type and style, population characteristics, economic profile of occupants and zoning regulations that affect land value. The City of Las Cruces population was estimated, in 2010, to be 97,618. Las Cruces is the county seat of Dona Ana County and the economic hub of southern New Mexico. The 2010 census shows there are 209,233 people living in Dona Ana County. The population in Dona Ana County grew 19.8% during the ten years between 2000 and 2010. During the ten year period of 2000 to 2010, the population in Las Cruces increased by 31.4%. Las Cruces is located in the Rio Grande River Valley about 45 miles north of El Paso, TX and Juarez, Mexico. It is located 225 miles south of Albuquerque, NM. The main employment activities include agriculture, manufacturing and government related activities. The area's largest employers are the Federal and State Government, including New Mexico State University, NASA and White Sands Missile Range. These activities provide about 60% of the area employment. The remaining 40% includes service employment activities. The prospects for continued economic growth in the area are good due to the stability of government, the established agricultural sector and the expanding retail/commercial trade areas.

**NEIGHBORHOOD MARKET CONDITIONS**

Inventories and sales prices appear stable at this time for the overall neighborhood over the last 12 months. The Multiple Listing Service indicates an overall "list to sell" ratio of 91% and overall average marketing times, excluding presales, of 129 days within the subject's neighborhood. Sellers are not typically required to offer sales or financing concessions. Financing is readily available from a variety of sources.

**COST APPROACH COMMENTS**

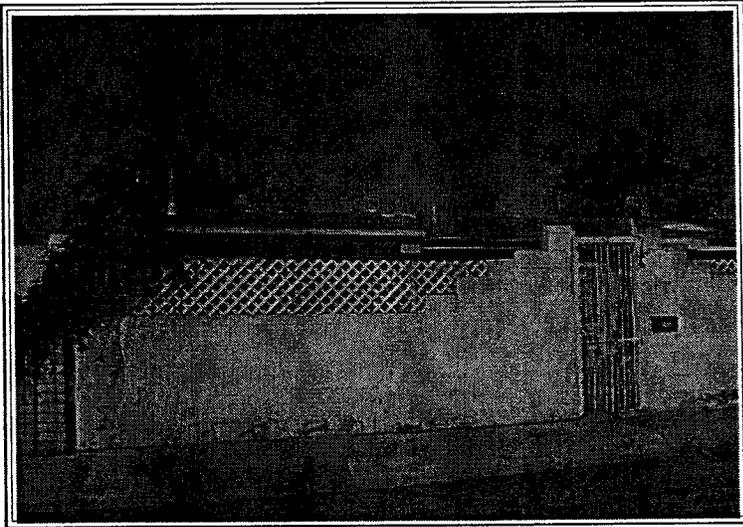
The Cost Approach is derived from the Marshall and Swift Residential Cost Handbook. The Economic Life of the subject property is determined by using the Depreciation Section of the Marshall and Swift Residential Cost Handbook. The Economic Life of the subject property is determined to be 55 Years.

**ESTIMATED REMAINING ECONOMIC LIFE IS 55 YEARS**

The Replacement Cost New figures used in the Cost Approach are for valuation purposes, given the intended use of the assignment. The Definition of Market Value used in this assignment differs with the Definition of Insurable Value for property insurance coverage/use.

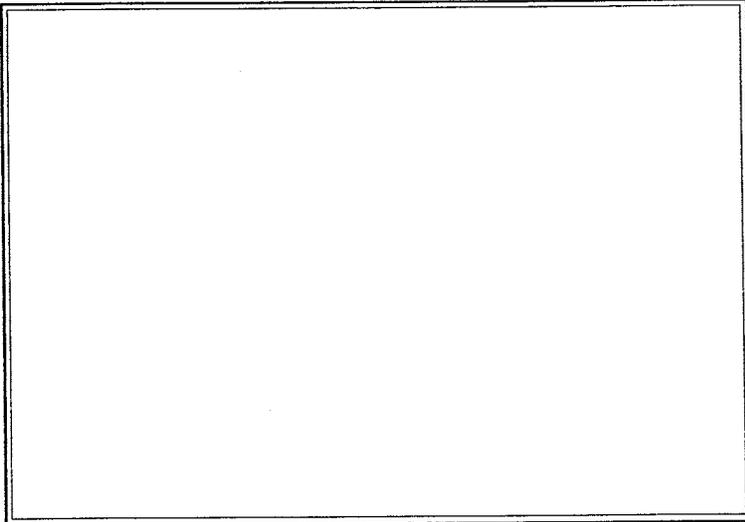
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Felicity Russell	138	File No.: 20110601
Property Address: 1104 Luna Street		Case No.:
City: Las Cruces	State: NM	Zip: 88001
Lender: City of Las Cruces		

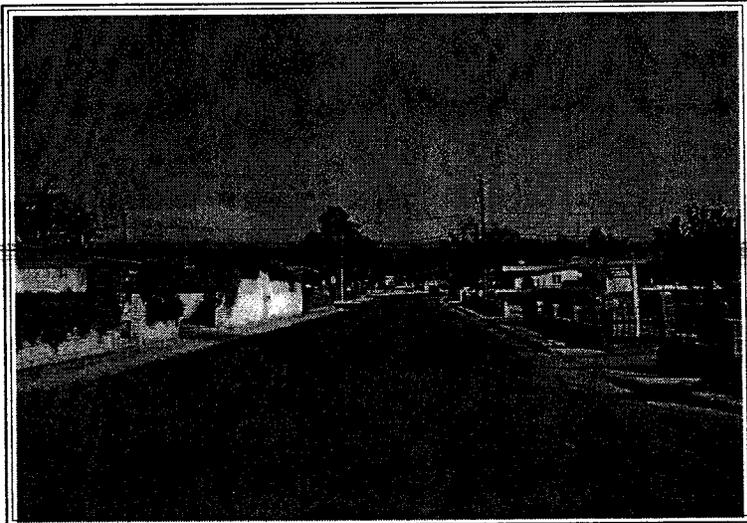


FRONT VIEW OF  
SUBJECT PROPERTY

Appraised Date: June 19, 2011  
Appraised Value: \$ 110,000



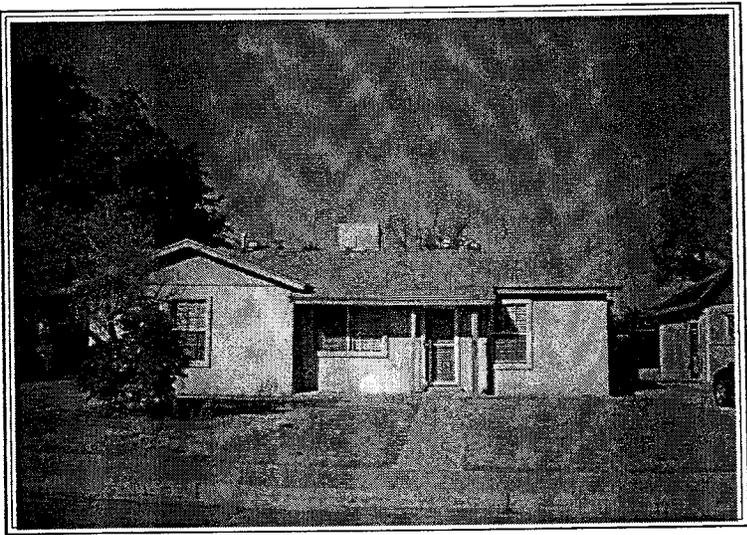
REAR VIEW OF  
SUBJECT PROPERTY



STREET SCENE

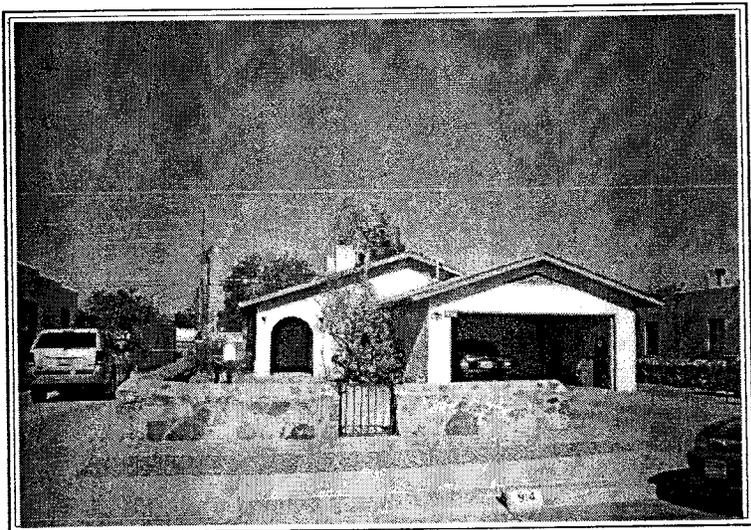
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Felicity Russell	139	File No.: 20110601
Property Address: 1104 Luna Street		Case No.:
City: Las Cruces	State: NM	Zip: 88001
Lender: City of Las Cruces		



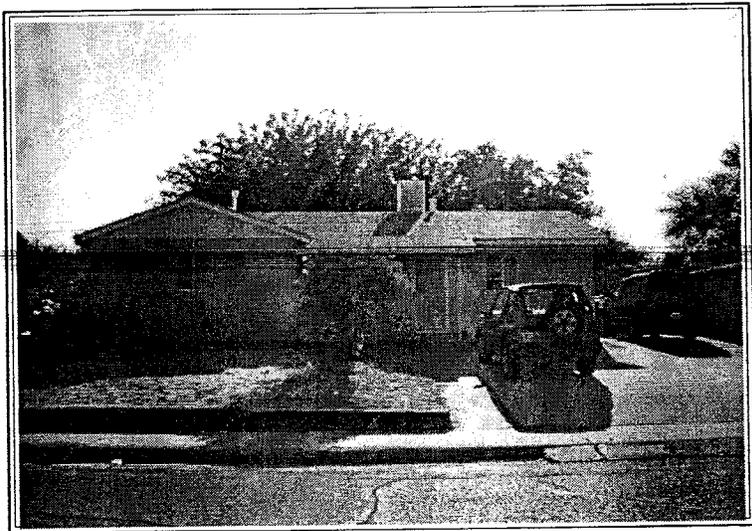
COMPARABLE SALE #1

1750 Hamiel Drive  
Las Cruces, NM 88001  
Sale Date: 06/09/2011  
Sale Price: \$ 97,000



COMPARABLE SALE #2

914 S Alamo Street  
Las Cruces, NM 88001  
Sale Date: 06/24/2010  
Sale Price: \$ 110,000

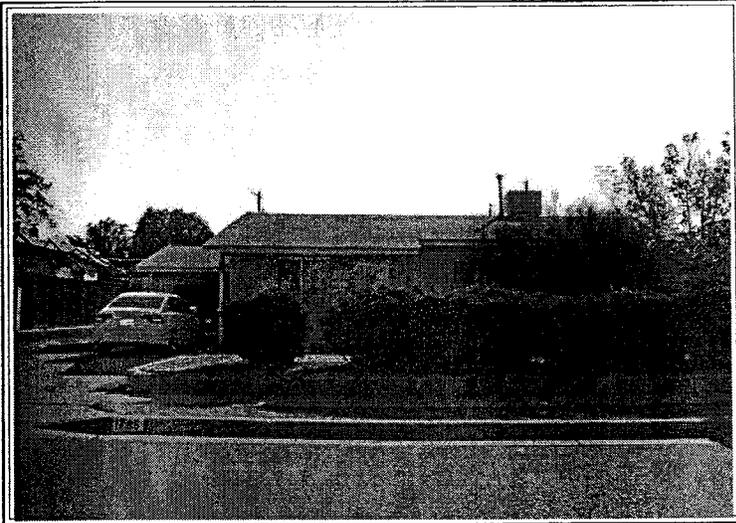


COMPARABLE SALE #3

1755 Baldwin Drive  
Las Cruces, NM 88001  
Sale Date: 04/04/2011  
Sale Price: \$ 95,000

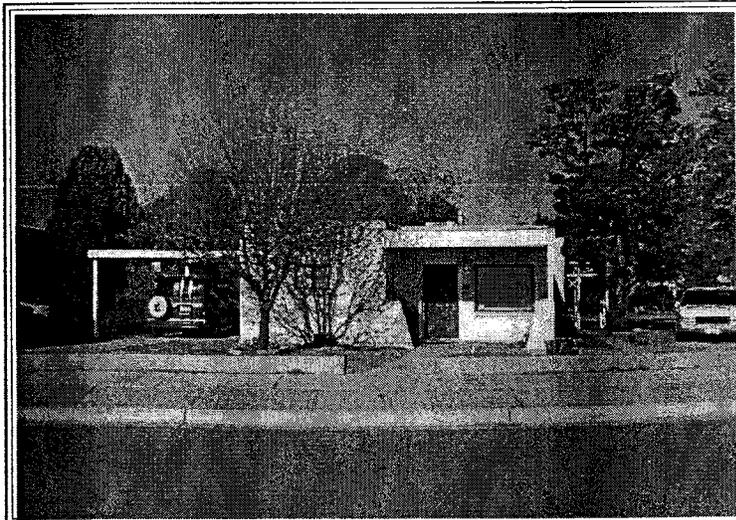
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Felicity Russell	140	File No.: 20110601
Property Address: 1104 Luna Street		Case No.:
City: Las Cruces	State: NM	Zip: 88001
Lender: City of Las Cruces		



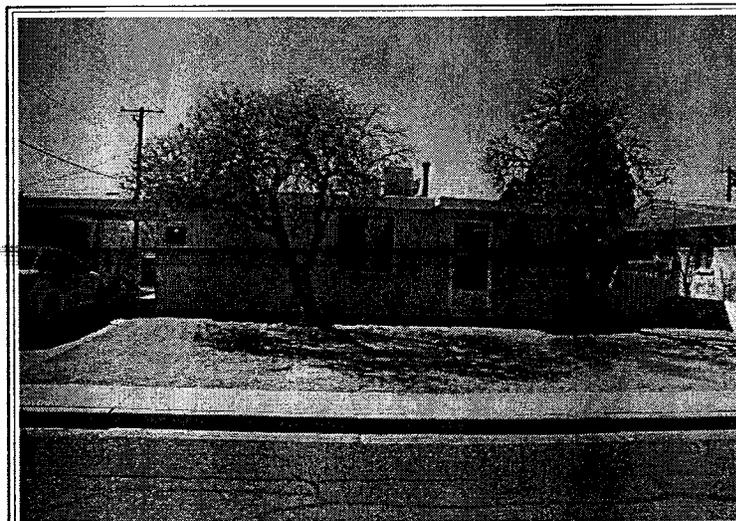
COMPARABLE SALE #4

1795 S Chaparro Street  
Las Cruces, NM 88001  
Sale Date: 09/01/2010  
Sale Price: \$ 113,500



COMPARABLE SALE #5

1810 Chaparro Street  
Las Cruces, NM 88001  
Sale Date: 04/21/2011  
Sale Price: \$ 110,000

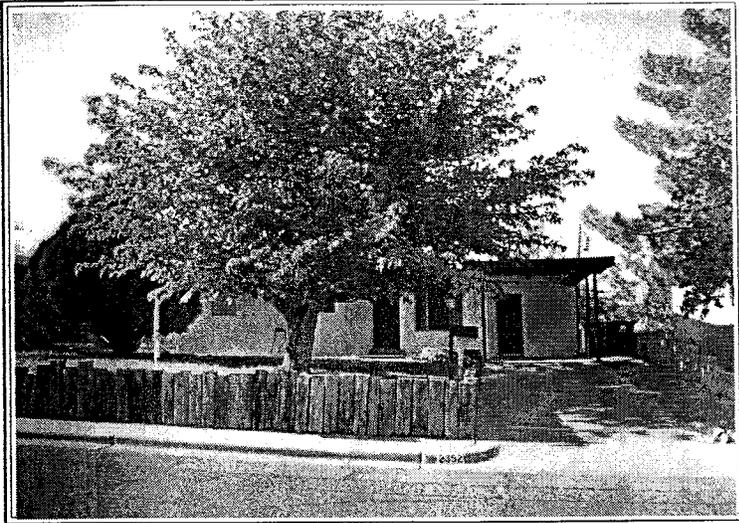


COMPARABLE SALE #6

1416 Boston Drive  
Las Cruces, NM 88001  
Sale Date: 12/29/2010  
Sale Price: \$ 80,000

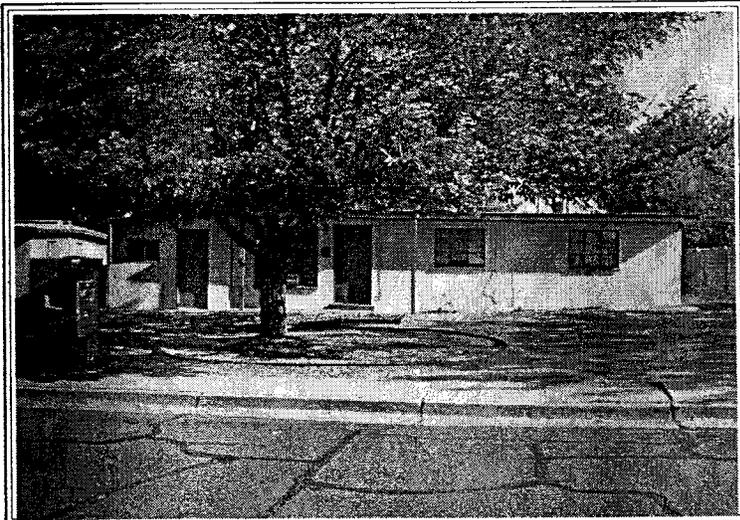
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Felicity Russell	141	File No.: 20110601
Property Address: 1104 Luna Street		Case No.:
City: Las Cruces	State: NM	Zip: 88001
Lender: City of Las Cruces		



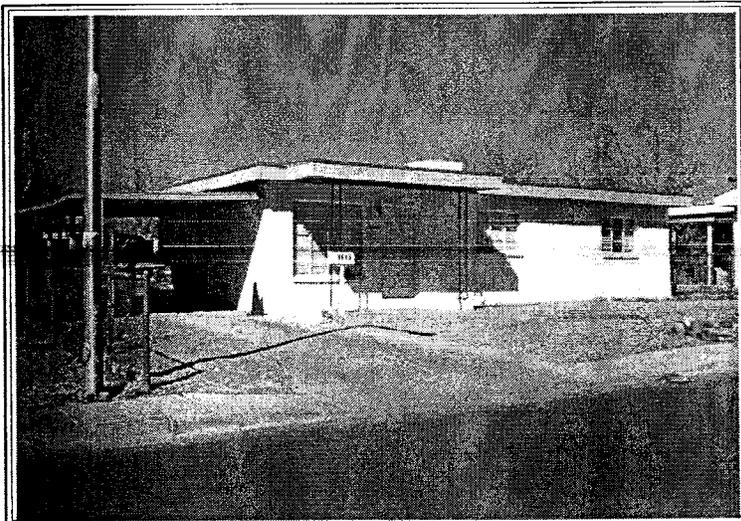
COMPARABLE SALE #7

2352 E Idaho Avenue  
Las Cruces, NM 88001  
Sale Date: Listed 05/25/2011  
Sale Price: \$ 110,000



COMPARABLE SALE #8

1917 Calle de Suenos  
Las Cruces, NM 88001  
Sale Date: Listed 06/06/2011  
Sale Price: \$ 102,000

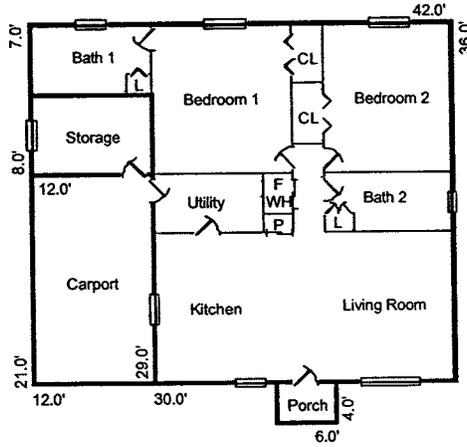


COMPARABLE SALE #9

1913 Idaho Avenue  
Las Cruces, NM 88001  
Sale Date: Listed 12/08/2010  
Sale Price: \$ 100,000

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FLOOR PLAN

Borrower: Felicity Russell	File No.: 20110601
Property Address: 1104 Luna Street	Case No.:
City: Las Cruces	State: NM
Lender: City of Las Cruces	Zip: 88001



Set by AutoCAD

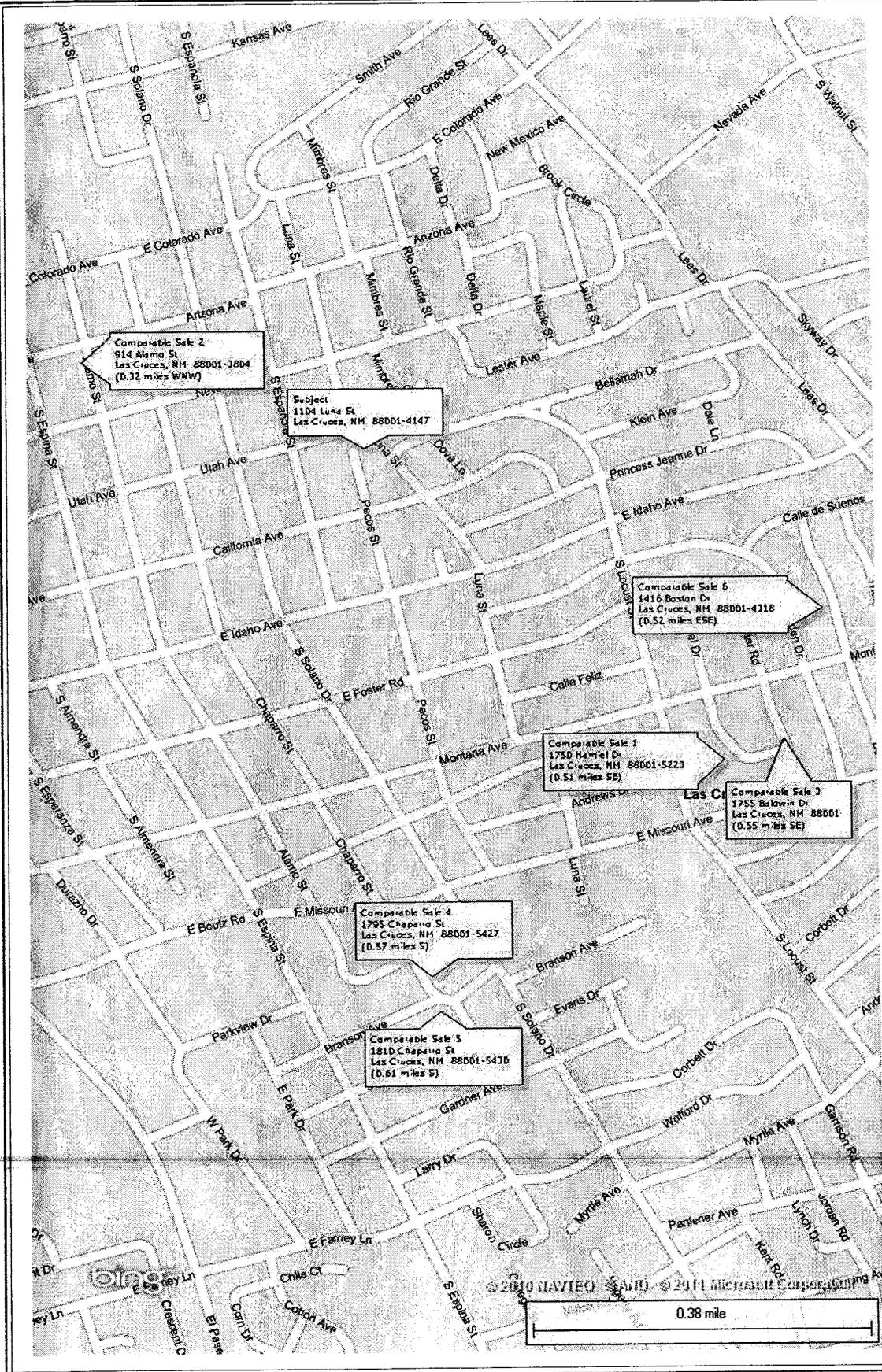
Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLAL	First Floor	1164.0	1164.0
P/P	Porch	24.0	24.0
GAR	Carport	252.0	252.0
OTH	Storage	96.0	96.0
Net LIVABLE Area		(Rounded)	1164

LIVING AREA BREAKDOWN		
Breakdown	Subtotals	
First Floor	294.0	
7.0 x 42.0	294.0	
29.0 x 30.0	870.0	
2 Items		(Rounded) 1164

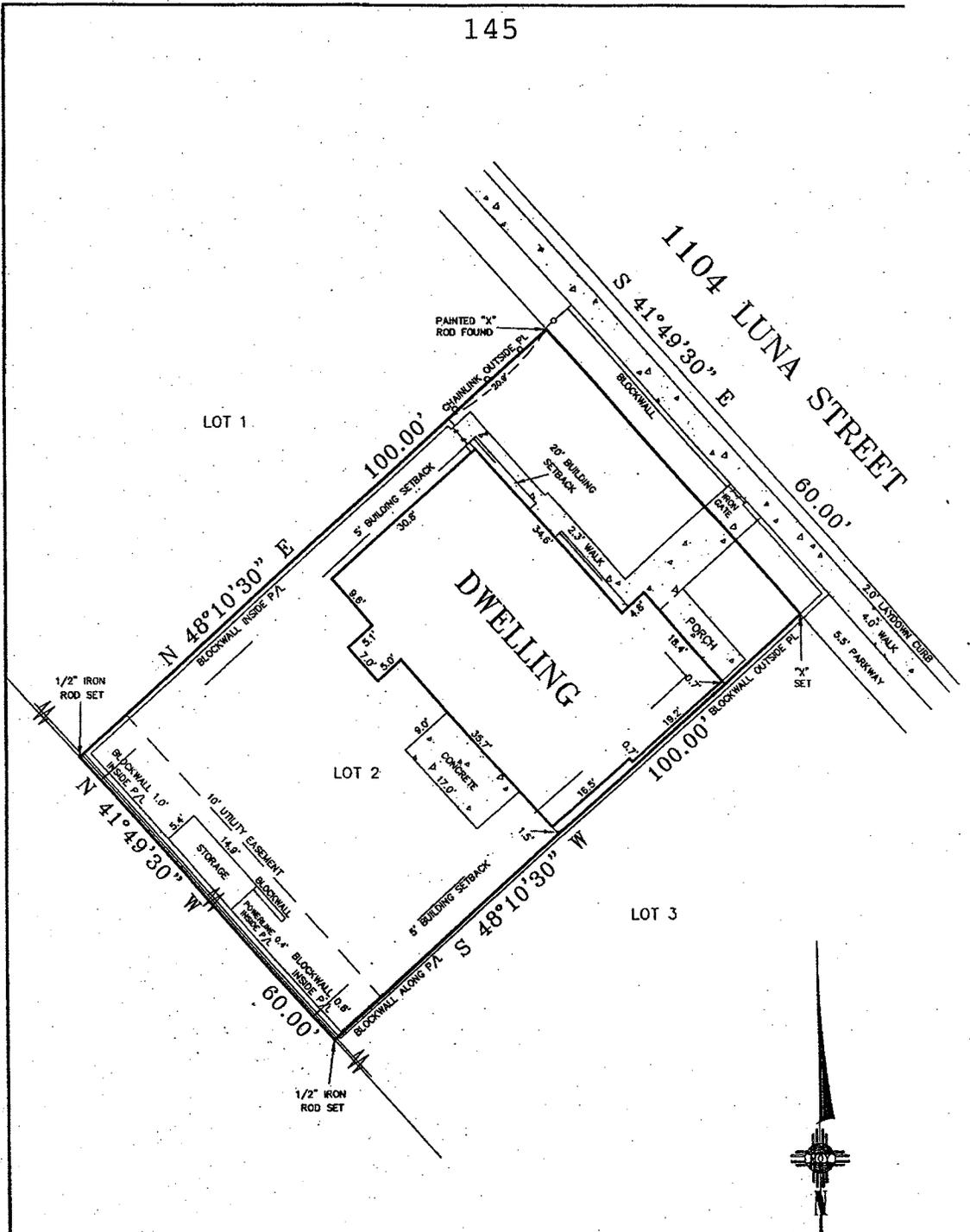
Borrower: Felicity Russell  
Property Address: 1104 Luna Street  
City: Las Cruces  
Lender: City of Las Cruces

File No.: 20110601  
Case No.:  
State: NM  
Zip: 88001

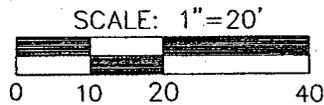




145



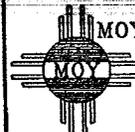
NOTE:  
 FLOOD ZONE "X", AREAS DETERMINED TO BE OUTSIDE  
 500-YEAR FLOOD PLAIN, IN MAP NO. 35013C0632 F,  
 MAP REVISED: SEPTEMBER 6, 1995.  
 THIS SURVEY MAKES NO GUARANTEES AS TO THE ACCURACY  
 OF THE ABOVE INFORMATION. THE LOCAL F.E.M.A. AGENT  
 SHOULD BE CONTACTED FOR VERIFICATION.



**PLAT OF SURVEY**  
 SHOWING THE LOCATION OF IMPROVEMENTS  
 ON LOT 2, BLOCK A  
 DALE BELLAMAH ADDITION  
 FILED NOVEMBER 30, 1951 IN BOOK 7  
 PAGE 19, DONA ANA COUNTY RECORDS  
 CITY OF LAS CRUCES  
 DONA ANA COUNTY, NEW MEXICO

I, JORGE MOY, A NEW MEXICO PROFESSIONAL SURVEYOR CERTIFY  
 THAT I CONDUCTED THIS SURVEY, THAT THIS SURVEY IS TRUE  
 AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF,  
 AND THAT THIS SURVEY AND PLAT MEET THE MINIMUM STANDARDS  
 FOR SURVEYING IN NEW MEXICO.

*Jorge Moy*  
 JORGE MOY N.M.P.S. 5939



**MOY SURVEYING INC.**  
 414 N. DOWNTOWN MALL  
 LAS CRUCES, NEW MEXICO  
 88001

PHONE: (505) 525-9683  
 FAX: (505) 524-3238

JOB NO. 11-0343  
 DRAWN BY JUAN GARCIA  
 FIELD BY PETE/RALPH  
 DATE 6/02/11 SCALE: 1"=20'

146



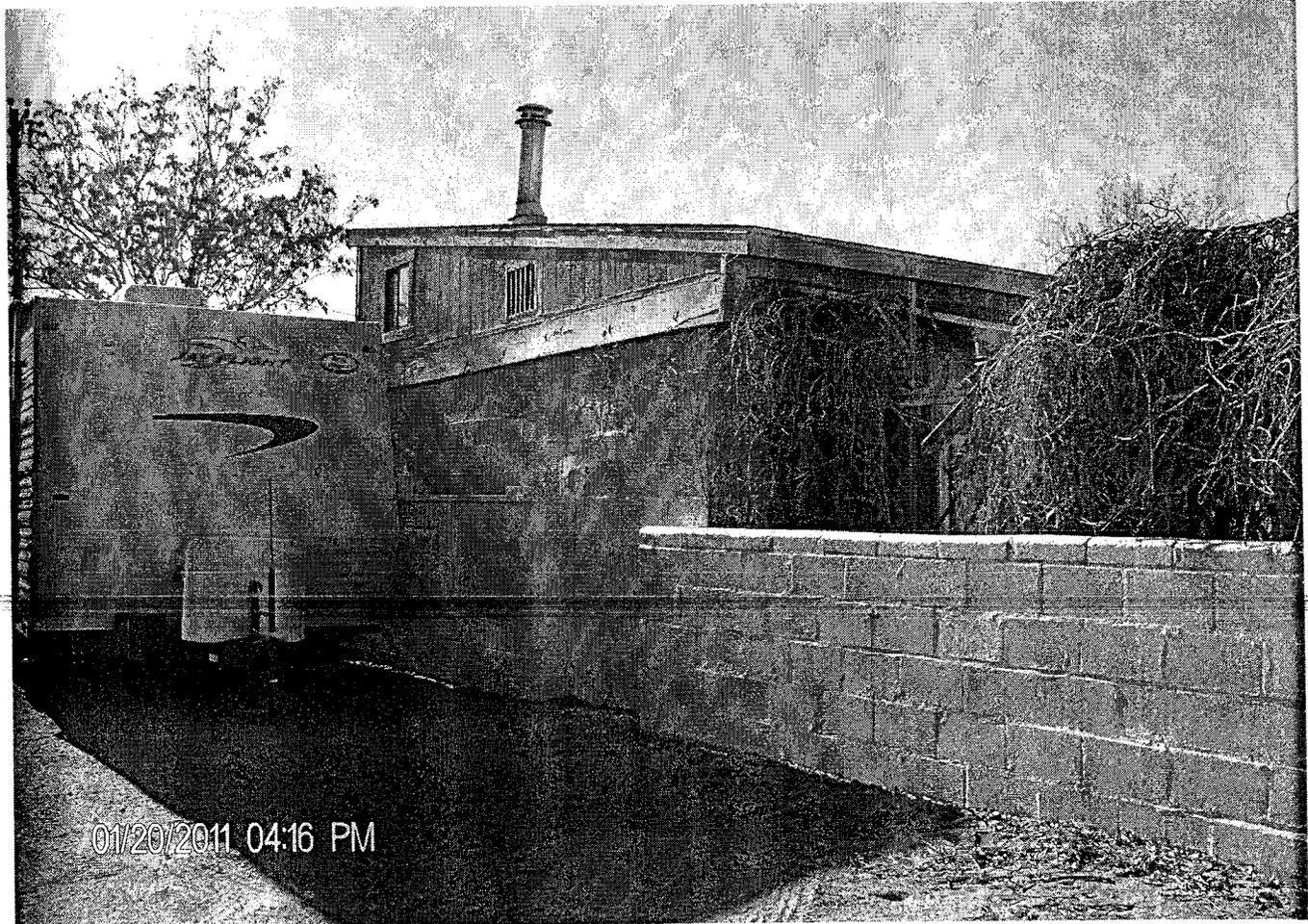
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01/20/2011 05:10 PM

147

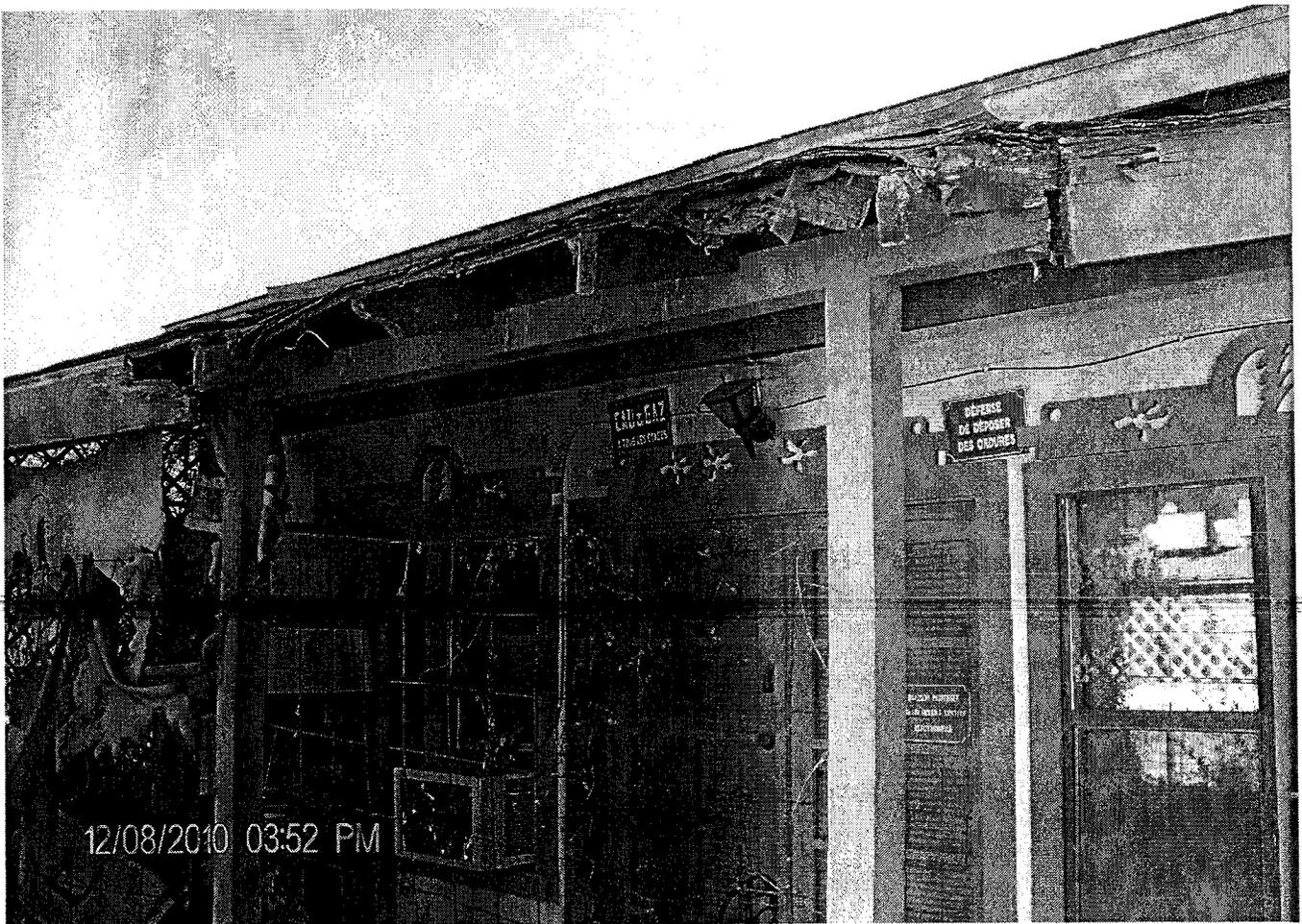
01/12/2011 05:05 PM



01/20/2011 04:16 PM



12/08/2010 03:59 PM



12/08/2010 03:52 PM