

Texas Veterans Home Improvement Program



Credit Application

Jerry Patterson, Chairman

For assistance, please contact the Texas Veterans Land Board
toll free at 1-800-252-VETS (8387).

Last Update: 8-21-2009

Texas Veterans Land Board • 1700 N. Congress Ave. • Austin, Texas 78701-1496 • 1-800-252-VETS
Mailing Address • P.O. Box 12873 • Austin, Texas 78711-2873 • www.texasveterans.com



Texas Veterans Land Board

Jerry Patterson, Chairman
Stephen F. Austin Building
1700 N. Congress Ave.
Austin, Texas 78701-1496

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The Texas Veterans Home Improvement Program offers eligible Texas veterans a loan of up to \$25,000 for improvements to their existing primary residence at a fixed interest rate plus FHA insurance. Financing can be carried for two to 20 years. A number of home improvements such as kitchen and bathroom renovations, room additions, carports, wall coverings, enclosing of garage areas, interior and exterior painting, and driveways are allowed by the program. There is no down payment and no penalty for early payoff. The loan is insured by FHA and is subject to FHA guidelines and requirements including that the Texas Veterans Land Board (VLB) must be in a first or second lien position. All loans must close either at a title company or attorney's office. All loans are subject to credit approval.

Enclosed is the following information:

- Checklist
- Credit Application (If you are downloading this application from the VLB Web site, you will also need to download the HUD Credit Application for Property Improvement Loan.)
- Addendum to Credit Application
- Information Disclosure Authorization (applicant and co-applicant signatures only)
- Notice to Borrower(s)
- Notice of Lien and Payment Requirements
- Important Notice
- Disclosure Statement for Residential Construction
- Mechanic's Lien Contract Disclosure
- Contractor's List of Subcontractors and Suppliers
- Contractor's Acknowledgement
- Closing Agent Information
- List of eligible and ineligible improvements under Title I guidelines
- Sample bid proposal
- Bid proposal form (2 copies)

NOTICE: Modular or manufactured homes that are on a permanent foundation and are part of the real estate may also be eligible, but the final decision on these types of loans will be determined by the VLB. The maximum loan on a modular or a manufactured home is \$17,500.

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Texas Veterans Home Improvement Program



Checklist

The following documents and fees must be submitted to the Texas Veterans Land Board (VLB) with your loan application:

Application Forms, completed and signed by veteran and spouse

___ Credit application (HUD Form 56001)

___ Addendum to Credit Application

Documents related to your income source

If veteran and spouse are:

Employed: last 2 years' W-2 forms & most recent pay statements (pay stub may not be over 30 days old at time of application)

Retired: IRS Form 1099R to document retirement income

Disability or Social Security income: Appropriate award letters and prior year's form 1099R to document income

Self-employed: Last TWO years IRS tax returns, including all schedules; AND year-to-date profit and loss statement and balance sheet; if incorporated, two-years' corporate tax returns

Documents concerning the home to be improved

___ Copy of homeowners insurance policy

___ Copy of flood insurance policy, (if property in Special Flood Hazard Zone)

___ Recorded copy of current Deed of Trust or Release of Lien

___ Copy of current paid tax receipts for property

___ Copy of current Assessed Value Notice from county appraisal district

___ Two original construction bids from two different general contractors for the work to be completed

Disclosure and Authorization Forms

Signed and dated by veteran and spouse

___ Information Disclosure Authorization form

___ Notice to Borrower(s)

___ Notice of Lien and Payment Requirements

___ Mechanic's Lien Contract Disclosure

___ Closing Agent Information form (please complete this form identifying who will be handling the loan closing. The closing agent may charge you a closing fee.)

Signed and dated by veteran and spouse and selected contractor

____ Disclosure Statement for Residential Construction

____ Important Notice

____ Contractor's List of Subcontractors

____ Contractor's Acknowledgement

Other

____ \$137.00 (personal or cashier's check or money order payable to Texas Veterans Land Board).
This will cover the cost of the flood zone certification - \$12 and the title search report - \$125

____ Copy of Driver's license and Social Security card (veteran and spouse)

After the VLB receives the items listed above, a VLB Loan Number will be assigned and disclosure packet mailed to you. At that time, please acknowledge receipt of the packet and return the completed forms to our office so that we can continue processing your loan application.

If the credit report reflects a satisfactory credit history, a commitment letter will be sent to you. (Additional information may be requested).

After loan approval, the legal documents will be prepared for signature and sent to your closing agent.

NOTE: NO MATERIALS CAN BE DELIVERED NOR CAN CONSTRUCTION BEGIN UNTIL THE FOURTH BUSINESS DAY AFTER CLOSING. ALSO, THE VETERAN CANNOT ADVANCE FUNDS TO THE CONTRACTOR OR PURCHASE MATERIALS UNTIL THE STATE OF TEXAS WARRANT IS RELEASED TO THE VETERAN.

ALL PROPERTY IMPROVEMENTS SHOULD BE COMPLETED WITHIN SIX MONTHS FROM THE DATE OF DISBURSAL OF LOAN PROCEEDS.

The following will be due at closing

14 months prepaid Title I FHA Insurance (premium is based on the loan amount)

Prepaid interest

Homeowners insurance, endorsed to show CitiMortgage Corporation as first or second lien holder, as applicable

Flood insurance, if applicable, endorsed to show CitiMortgage Corporation as first or second lien holder, as applicable

Servicing Fee (from contractor) - \$120.00

Tax Service Fee (from veteran) - \$65.00, required only if this home improvement loan will be in a first lien Position

Upon completion of construction, the following will be due

Signed Completion Certificate

Affidavit of Paid Bills (Contractor)

Texas Veterans Home Improvement Program



Addendum to Credit Application (HUD #56001)

Name and Address

Listing of Assets:

	Description	Cash or Market Value
Cash	<hr/>	\$ <hr/>
Stocks & Bonds	<hr/>	\$ <hr/>
	<hr/>	\$ <hr/>
	<hr/>	\$ <hr/>
Real Estate Owned	<hr/>	\$ <hr/>
	<hr/>	\$ <hr/>
Vested Interest	<hr/>	\$ <hr/>
Net Worth of Business Owned	<hr/>	\$ <hr/>
Automobiles (Make & Year)	<hr/>	\$ <hr/>
	<hr/>	\$ <hr/>
Furniture & Personal Property	<hr/>	\$ <hr/>
	<hr/>	\$ <hr/>
Other Assets (Itemize)	<hr/>	\$ <hr/>
	<hr/>	\$ <hr/>
	<hr/>	\$ <hr/>
	Total Assets	\$ <hr/>

Borrower's Signature

Co-Borrower's Signature

Driver's License Number

Driver's License Number

Date

Date

Texas Veterans Home Improvement Program



Information Disclosure Authorization

To Whom It May Concern:

I/We hereby authorize you to release to the Texas Veterans Land Board or its assignees the following information for the purpose of verifying:

- Employment history: dates, title, income, hours, etc.
- Banking and savings accounts of record
- Mortgage loan rating(s), balances, etc.
- Direct loan rating(s) or revolving charge accounts
- Any information deemed necessary in connection with a Consumer Credit Report for transactions which involve real estate

This information is for confidential use in compiling a mortgage credit file for a home improvement loan.

A photographic or carbon copy of this authorization [being a valid copy of the signature(s) of the undersigned] may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply will help expedite my real estate transaction.

Thank you,

Borrower's Signature

Co-Borrower's Signature

Social Security Number

Social Security Number

Date

Date

Please feel free to contact me at my place of employment.

Borrower

Yes No

Co-Borrower

Yes No

Texas Veterans Home Improvement Program



Notice to Borrower(s)

You have applied for a property improvement loan insured by the U.S. Department of Housing and Urban Development (HUD). As one of the conditions of loan approval, you have agreed to furnish us with a Completion Certificate after the work is completed and to permit us or our agent to inspect the property both before the improvements begin and after the improvements are completed. If you fail to repay this loan as agreed, we may assign the loan and any mortgage to HUD for collection.

Failure to pay this debt to HUD may result in offset of Federal payments due you (including Federal income tax refunds, Social Security benefit payments, and Federal employee wages or retirement) or may result in the administrative garnishment of your wages. In addition, failure to pay may result in the referral of the debt for collection by the Department of Justice, by the Department of the Treasury, or by private collection agencies. In addition to principal and interest on the debt, you will be liable for the payment of any penalties or administrative costs that may be imposed by HUD as authorized by Section 3717 to Title 31 of the United States Code.

Your signature below indicates that you have read and understand this notice, and that you consent to pay any penalties, administrative costs, and interest that may be assessed by HUD.

You cannot have advanced any funds to the contractor or purchased materials prior to obtaining the loan proceeds. All property improvements should be completed within six months from the date you obtain the loan proceeds.

Borrower's Signature

Date

Printed Name

Co-Borrower's Signature

Date

Printed Name

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Notice of Lien and Payment Requirements

Owners: _____

Property Address: _____

1. I am incurring a debt to the Veterans' Land Board of the State of Texas ("Board").
2. I must begin making payments on the debt the first full month after closing, whether or not the improvements on my home are started or completed.
3. If the Contractor fails to complete the work or leaves my home uninhabitable, I understand that I must still make payments to the Board timely or face foreclosure. If I have to correct problems caused by the Contractor or if I cannot live in my house, this may cause severe hardship for my family and me. Even so, I must pay the Board timely.
4. The Board is not liable to me for the Contractor's performance or non-performance. Problems between the Contractor and me do not involve the Board and do not affect my loan obligation to the Board.
5. All disbursements are to be made directly to me. I have been given notice on how to make disbursements to the contractor. That gives me the opportunity to assure that the money is spent properly and that all subcontractors and materialmen are paid. If they are not paid, they may obtain a lien on my home and foreclose. I have the responsibility to assure that does not happen. I realize that I can consult an attorney if I have questions regarding this.

Borrower's Signature

Date

Co-Borrower's Signature

Date

Texas Veterans Home Improvement Program



Important Notice

Notice of One-time Disbursal and Recommendation for Escrow Agreement for Payments

The Board will issue a warrant in the name of the veteran for the full amount of the loan to be given to the veteran by the closing agent four or more days after closing. The Veterans Land Board recommends that the veteran and the contractor enter into an agreement allowing the veteran to distribute funds from the loan as work progresses. The parties can draft their own agreement, including hiring an escrow agent. The agreement should provide for disbursals as the improvements are completed, including a final ten percent (10%) disbursal 31 days after completion. The ten percent (10%) retainage is to comply with statutory requirements to avoid liens by subcontractors. The parties should contact their own respective attorneys about this agreement and may contract with the closing agent to act as escrow agent.

Additional Forms Upon Completion

The Board and HUD require that the borrower and contractor sign a Completion Certificate. The Board requires an Affidavit of Bills Paid be signed by the contractor. These forms cannot be signed at closing, but must be signed after the improvements are complete. These forms are included as part of the closing packet.

Borrower's Signature

Date

Printed Name

Co-Borrower's Signature

Date

Printed Name

Contractor's Signature

Date

Printed Name

Texas Veterans Home Improvement Program



Disclosure Statement for Residential Construction (Property Code § 53.255)

Date: _____

Owner: _____

Contractor: _____

Property: _____

Lender: Veterans' Land Board of the State of Texas

Know Your Rights and Responsibilities under the Law. You are about to enter into a transaction to build a new home or remodel existing residential property. Texas law requires your contractor to provide you with this brief overview of some of your rights, responsibilities, and risks in this transaction.

Conveyance to Contractor Not Required. Your contractor may not require you to convey your real property to your contractor as a condition to the agreement for the construction of improvements on your property.

Know Your Contractor. Before you enter into your agreement for the construction of improvements to your real property, make sure that you have investigated your contractor. Obtain and verify references from other people who have used the contractor for the type and size of construction project on your property.

Get It in Writing. Make sure that you have a written agreement with your contractor that includes (1) a description of the work the contractor is to perform; (2) the required or estimated time for completion of the work; (3) the cost of the work or how the cost will be determined; and (4) the procedure and method of payment, including provisions for statutory retainage and conditions for final payment. If your contractor made a promise, warranty, or representation to you concerning the work the contractor is to perform, make sure that promise, warranty, or representation is specified in the written agreement. An oral promise that is not included in the written agreement may not be enforceable under Texas law.

Read Before You Sign. Do not sign any document before you have read and understood it. **Never Sign a Document That Includes an Untrue Statement.** Take your time in reviewing documents. If you borrow money from a lender to pay for the improvements, you are entitled to have the loan closing documents furnished to you for review at least one business day before

the closing. Do not waive this requirement unless a bona fide emergency or another good cause exists, and make sure you understand the documents before you sign them. If you fail to comply with the terms of the documents, you could lose your property. You are entitled to have your own attorney review any documents. If you have any question about the meaning of a document, consult an attorney.

Get a List of Subcontractors and Suppliers. Before construction commences, your contractor is required to provide you with a list of the subcontractors and suppliers the contractor intends to use on your project. Your contractor is required to supply updated information on any subcontractors and suppliers added after the list is provided. Your contractor is not required to supply this information if you sign a written waiver of your rights to receive this information.

Monitor the Work. Lenders and governmental authorities may inspect the work in progress from time to time for their own purposes. These inspections are not intended as quality control inspections. Quality control is a matter for you and your contractor. To ensure that your home is being constructed in accordance with your wishes and specifications, you should inspect the work yourself or have your own independent inspector review the work in progress.

Monitor Payments. If you use a lender, your lender is required to provide you with a periodic statement showing the money disbursed by the lender from the proceeds of your loan. Each time your contractor requests payment from you or your lender for work performed, your contractor is also required to furnish you with a disbursement statement that lists the name and address of each subcontractor or supplier that the contractor intends to pay from the requested funds. Review these statements and make sure that the money is being properly disbursed.

Claims by Subcontractors and Suppliers. Under Texas law, if a subcontractor or supplier who furnishes labor or materials for the construction of improvements on your property is not paid, you may become liable and your property may be subject to a lien for the unpaid amount. That can happen even if you have not contracted directly with the subcontractor or supplier. To avoid liability, you should take the following actions:

1. If you receive a written notice from a subcontractor or supplier, you should withhold payment from your contractor for the amount of the claim stated in the notice until the dispute between your contractor and the subcontractor or supplier is resolved. If your lender is disbursing money directly to your contractor, you should immediately provide a copy of the notice to your lender and instruct the lender to withhold payment in the amount of the claim stated in the notice. If you continue to pay the contractor after receiving the written notice without withholding the amount of the claim, you may be liable and your property may be subject to a lien for the amount you failed to withhold.
2. During construction and for thirty days after final completion, termination, or abandonment of the contract by the contractor, you should withhold or cause your lender to withhold 10 percent of the amount of payments made for the work performed by your contractor. This is sometimes referred to as statutory retainage. If you choose not to withhold the 10 percent for at least thirty days after final completion, termination, or abandonment of the contract by the contractor and if a valid claim is timely made by a claimant and your contractor fails to pay the claim, you may be personally liable and your property may be subject to a lien up to the amount that you failed to withhold.

If a claim is not paid within a certain time period, the claimant is required to file a mechanic's lien affidavit in the real property records in the county in which the property is located. A mechanic's lien affidavit is not a lien on your property, but the filing of the affidavit could result in a court imposing a lien on your property if the claimant is successful in litigation to enforce the lien claim.

Some Claims May Not Be Valid. When you receive a written notice of a claim or when a mechanic's lien affidavit is filed on your property, you should know your legal rights and responsibilities regarding the claim. Not all claims are valid. A notice of a claim by a subcontractor or supplier is required to be sent, and the mechanic's lien affidavit is required to be filed, within strict time periods. The notice and the affidavit must contain certain information. All claimants may not fully comply with the legal requirements to collect on a claim. If you have paid the contractor in full before receiving a notice of a claim and have fully complied with the law regarding statutory retainage, you may not be liable for that claim. Accordingly, you should consult your attorney when you receive a written notice of a claim to determine the true extent of your liability or potential liability for that claim.

Obtain a Lien Release and a Bills-Paid Affidavit. When you receive a notice of claim, do not release withheld funds without obtaining a signed and notarized release of lien and claim from the claimant. You can also reduce the risk of having a claim filed by a subcontractor or supplier by requiring as a condition of each payment made by you or your lender that your contractor furnish you with an affidavit stating that all bills have been paid. Under Texas law, on final completion of the work and before final payment, the contractor is required to furnish you with an affidavit stating that all bills have been paid. If the contractor discloses any unpaid bill in the affidavit, you should withhold payment in the amount of the unpaid bill until you receive a waiver of lien or release from that subcontractor or supplier.

Obtain Title Insurance Protection. You may be able to obtain a title insurance policy to insure that the title to your property and the existing improvements on your property are free from liens claimed by subcontractors and suppliers. If your policy is issued before the improvements are completed and covers the value of the improvements to be completed, you should obtain, on the completion of the improvements and as a condition of your final payment, a completion of improvements policy endorsement. This endorsement will protect your property from liens claimed by subcontractors and suppliers that may arise from the date the original title policy is issued to the date of the endorsement.

I have received a copy of this contractor's disclosure statement for residential construction.

I have also received a copy of the attached contractor's list of subcontractors and suppliers

Borrower's Signature

Date

Co-Borrower's Signature

Date

Texas Veterans Home Improvement Program



Mechanic's Lien Contract Disclosure

You are about to enter into a transaction that will result in a security interest being taken on your home. Texas law requires that you enter into a Mechanic's Lien Contract, which must be recorded prior to any work being done or material delivered to your home.

You may not enter into a Mechanic's Lien Contract until five (5) days have elapsed from the day you submit your loan application or the date you receive this notice, whichever is later.

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Borrower's Signature

Date

Co-Borrower's Signature

Date

Texas Veterans Home Improvement Program



Contractor's List of Subcontractors and Suppliers

Owner(s)	Contractor
Property Address	Address
	Lender

This is a list of subcontractors and suppliers which we reasonably intend to use for construction on the above-described project. Under the Texas Property Code, we are directed to provide the following notice:

NOTICE: This list of subcontractors and suppliers may not be the final listing. The contractor is required by law to supply updated information, as the information becomes available, for each subcontractor or supplier used in the worked performed on your residence.

Name of subcontractor/supplier	Address	Phone
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Signed this _____ day of _____, _____.

Owner(s)
Received this _____ day of _____, _____.

Contractor
By: _____

Borrower _____

Printed Name _____

Co-Borrower _____

Title _____

Texas Veterans Home Improvement Program



Contractor's Acknowledgement

I acknowledge that I am required to pay a \$120 Servicing Set-Up Fee at the time of funding/closing. This fee must be made payable to CitiMortgage, Inc. in the form of a cashier's check or money order.

Contractor's Signature

*(Only the contractor chosen to perform the improvement/
construction is required to sign this acknowledgement.)*

Date

I/We acknowledge that the above-named contractor is required to pay a \$120.00 servicing set-up fee at closing.

Borrower's Signature

Date

Co-Borrower's Signature

Date

Information on Contractor

Name

Social Security Number

Address

Federal I.D. Number

Charter Number

NO MATERIALS CAN BE DELIVERED NOR CAN CONSTRUCTION BEGIN UNTIL THE FOURTH BUSINESS DAY AFTER CLOSING. ALSO, THE VETERAN CANNOT ADVANCE FUNDS TO THE CONTRACTOR OR PURCHASE MATERIALS UNTIL THE STATE OF TEXAS WARRANT IS RELEASED TO THE VETERAN.

ALL PROPERTY IMPROVEMENTS SHOULD BE COMPLETED WITHIN SIX MONTHS FROM DATE OF DISBURSAL OF LOAN PROCEEDS.

Texas Veterans Home Improvement Program



Closing Agent Information

All loans must close either at a title company or an attorney's office. Please complete this form identifying the title company or attorney that will be closing this transaction. Please contact the closing agent prior to completing this form to determine if they can close the transaction. The closing agent may charge you a closing fee.

Title Company or Attorney Assignment

Name	
Mailing Address	
City, State, Zip Code	
Contact Person	
Telephone Number	Fax Number
If the closing agent's mailing address is a Post Office Box/Drawer, please provide the physical address in the space below.	
Physical Address	
City, State, Zip Code	

Texas Veterans Home Improvement Program



Title 1 Improvements Eligible and Ineligible

Eligible Improvements

A Acoustical tile Additions to structures Air conditioning: central Attic fans Awnings: aluminum, canvas, plastic, wood	Electric light fixtures, line, poles Electric light systems Elevators Enlarging the structure Exhaust fans Exterior finishing work	M Meters: electric, water, gas Moulding	Stone siding Storm cellars Storm panels Structural changes Stuccoing Studding
B Barns Basements Bathrooms: fixtures & connections Bathtubs: enclosures Blacktopping Blinds: venetian, vertical Blowers: furnace Bookcases: built-in Brick shingles or siding Built-in kitchen equipment Burglar alarms (hard wire) Burglar bars/decorative bars (permanent) Burners: furnace, oil, gas	F Fans (permanently attached to structure, non-window) Fences: chain link, brick, wood, iron Fireplaces (indoors only) Floodlights (non-display) Flooring Flues Foundations Furnaces: coal, floor, gas, oil	P Painting Paneling Papering Partitions Patios Paving Piers Plastering Plumbing Pole barns (permanent foundation) Porches Pumps	T Tanks: storage, septic, water Tiles: ceiling, ceramic, floor (when permanently affixed), plastic, acoustical Termite control (with replacement of damage) Trees (diseased or damaged and hazard to structure on property) Trestles Troughs
C Cabinets Carpet: wall-to-wall Carports Ceilings Cellars: storm, wine Chimneys Coatings: roofing Composition: flooring, paneling, shingles, siding Curbing (single family only)	G Garages Garbage disposal unit Gas heating systems Gazebos (on permanent foundation) Generators (permanently installed) Grates: furnace Guardrails Guttering	R Radiators (permanently installed - covers not eligible) Railings Registers: heat Resurfacing Retaining walls Roof coating Roofing	U Utility buildings: sheds (permanent masonry or concrete foundation)
D Decks/Gazebos (not for hot tub use or around a swimming pool) Dishwashers (hard wire, hard plumb) Door chimes Doors: storm, fire, screen Downspouts Drilling: wells (must have previously had water supply) Driveways Ducts	H Heat control devices	S Sandblasting Sanding Sashes Screening Security system (hard wired into electric system) Sewerage system (septic tank - replacement of existing) Shingles Shower doors Shutters Sidewalks (private) Siding: cement, ceramic tile, brick, wood, aluminum Sills Sinks Solar room/solarium (permanently installed as a sun room, family room) Solar water heating systems Spa (permanently installed inside the structure) Sprinkler systems: fire Stairs	V Venetian/Mini blinds Ventilation hoods Ventilation systems Vents
E Electric garage door opener	I Incinerators Insulation Interior work Ironing board (permanently installed)		W Wall heaters Wallboards Walls Washtubs Water conditioners, purifiers, softeners, sterilizers (permanently installed in plumbing system) Water coolers (permanent) Water heaters Water towers Water wells (must have previously had water supply) Waterproofing Weather stripping Windmills (only for furnishing power to residence) Windows: screen, storm, thermal Wiring: electric Wood shingles, siding or paneling
	J Jacuzzi (inside bathroom) Jalousies		
	K Kitchen cabinets: built-in		
	L Lattice work Laundry chutes Laundry tubs Lightning rods		

Texas Veterans Home Improvement Program



Title 1 Improvements Eligible and Ineligible

Ineligible Improvements

A

Air conditioning placed in windows
Asbestos siding

B

Barbecue pits
Barn cleaners
Bathhouses

C

Cabana rooms
Clotheslines and poles

D

Deck around swimming pool
Demolition
Dishwasher (unless part of sink)
Docks, floating
Drills, equipment type
Dumbwaiters

E

Equipment (used commercially or industrially; farm or dairy)
Exterior hot tubs, saunas, spas, or whirlpool baths

F

Fire extinguishers
Flower boxes
Food mixers
Free-standing household appliances
Freezers (unless built-in)

G

Greenhouses

H

Hangars (airplane)
Hay dryers

I

Irrigation systems

K

Kennels
Kitchen appliances (designed or manufactured not to be built into or permanently affixed to the structure)

L

Landscaping
Lathes

M

Moving structures (except on same lot)

O

Orchards
Outdoor fireplaces or hearths
Ovens (unless built-in)

P

Penthouses: new (an improvement to an existing one is eligible)
Photomurals

R

Refrigerators (unless built-in)

S

Satellite dishes
Swimming pools (or any repairs in connection with)
Swimming pool enclosures

T

Television antennae
Tree surgery/removal (unless diseased and hazard to structure)

V

Valence or cornice boards

W

Waterproofing (pumping or injecting any substance in the earth adjacent to or beneath the foundation or basement floor)

Texas Veterans Home Improvement Program



Bid Proposal

Veteran	John J. Smith	Home Phone 512-789-1234
Street	123 Mississippi Street	Work Phone 512-432-1987
City, State, Zip	Austin, Texas 78745-9009	

Contractor	Residential and Commercial Contractors, Inc.	Phone 512-456-7890
Street	9009 IH-35 South	Federal ID/Social Security Number 1-234-56-7894-9
City, State, Zip	Austin, Texas 78222-9009	

Date of Proposal	November 12, 1992	Proposal valid for <u>30</u> days.
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Brief Description of Improvements
Add a 21" x 15" room addition, consisting of a 15' X 15' room, 6' X 10' bath and 5' X 6' closet for a total of 315 square feet

SAMPLE

Detailed Description of Improvements. (List cost of each item.)

- Exterior:**
1. Foundation - 21' X 15' concrete foundation with minimum thickness to meet or exceed city specifications. \$945.00
 2. Frame exterior walls/roof using #2 pine on 16" centers for walls and pre-fab pine roof trusses. \$2,435.00
 3. Roofing material - 20-year Composition shingles, 30 lb. felt and 3/4" plywood decking and galvanized steel flashing. \$1,800.00
 4. Siding - Standard 4' X 8' masonry board (T111 or equivalent). \$563.00
 5. Painting - 1 gallon exterior flat latex paint basecoat, 2 gallons semi-gloss to match the exterior color of the house. \$60.00
 6. Fascia to consist of 2" X 6" pine; soffit of 1/4" plywood. \$145.00

- Interior:**
1. Frame interior walls (closet, bath) using #2 pine on 16" centers. \$925.00

SAMPLE

Interior, Continued

2. Plumbing - Copper tubing and PVC drainage pipes. Will be connected to sewer. \$2,575.00
3. Windows - Install one standard 3' X 5' single pane window in east wall of large room and 12" x 2' window in bath. Aluminum frames. \$315.00
4. Wall covering - 4'X 8' drywall with nail pattern conforming to city specifications. \$1,100.00
5. Painting - Tape and float drywall seams, texture walls, blow acoustics on ceiling. Paint all walls with interior latex. \$725.00
6. Flooring - Large rooms and closet: Standard grade wall-to-wall carpeting (255 yds.). Bath: Ceramic Tile. \$650.00
7. Bath - 5' white ceramic tub, single marble sink and counter; ceramic tile walls above bathtub; white ceramic toilet bowl and tank; mirror over sink/counter 4' X 3'; metal faucets and shower hardware. \$1,535.00
8. Bath cabinets - Double door wood cabinet under sink with three drawers. Single cabinet over toilet tank. \$575.00
9. Doors - Standard 3.0 hollow core interior doors for entry, bath and closet. \$150.00
10. Insulation - Attic and wall roll-type insulation of an R factor to meet or exceed city specifications. \$375.00
11. Trim - Pine baseboard around all walls, including closets, and framing around all doors. \$225.00
12. Electric - Install electrical outlets and fixtures. Bath: duo outlet, single light, two duo outlets, control switch. \$2,330.00
13. Finishing - Closet: install two shelves, two dowel rods. Bath: install two towel racks, shower curtain rod, cabinet hardware. Room: install hardware on doors. \$175.00

All work and materials will comply with current city codes and standards

Total Costs for all Materials, labor and Installation of Specified Improvements \$17,603.00

Any costs above the amount the Texas Veterans Land Board approves are the responsibility of the veteran.

All material is guaranteed to be as specified. All work to be completed in a substantial workmanlike manner according to specifications submitted, per standard practices. Any alteration or deviation from these specifications involving extra costs will be executed only upon written orders and will become an extra charge over and above the estimate. All necessary materials, labor and workmanship to install, construct and place the specified improvements described are included in this proposal.

Authorized
Signature _____

Printed
Name _____

Date _____

Title _____

Texas Veterans Home Improvement Program



Bid Proposal

Veteran	Home Phone
Street	Work Phone
City, State, Zip	

Contractor	Phone
Street	Federal ID/Social Security Number
City, State, Zip	

Date of Proposal	Proposal valid for _____ days.
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Brief Description of Improvements

Detailed Description of Improvements

Detailed Description of Improvements, Continued

Total Costs for all Materials, labor and Installation of Specified Improvements \$_____

Any costs above the amount the Texas Veterans Land Board approves are the responsibility of the veteran.

All material is guaranteed to be as specified. All work to be completed in a substantial workmanlike manner according to specifications submitted, per standard practices. Any alteration or deviation from these specifications involving extra costs will be executed only upon written orders and will become an extra charge over and above the estimate. All necessary materials, labor and workmanship to install, construct and place the specified improvements described are included in this proposal.

Authorized
Signature _____

Printed
Name _____

Date _____

Title _____

Texas Veterans Home Improvement Program



Bid Proposal

Veteran	Home Phone
Street	Work Phone
City, State, Zip	

Contractor	Phone
Street	Federal ID/Social Security Number
City, State, Zip	

Date of Proposal	Proposal valid for _____ days.
------------------	--------------------------------

Brief Description of Improvements

Detailed Description of Improvements
