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PLAINTIFF'S EXHIBIT

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Draw Request

Section 203(k) U.S. Department of Housing and Urban Development

Office of Housing OMB Approval No. 2502-0527 (exp. 4/30/2004)


4/30/2004

Public reporting burden for this collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This information collection evolves an expanded information requirement for lenders that originate and service section 203(k) mortgages. The purpose of the information is to help mitigate program abuse. The expanded information focuses on the loan origination process and requires increased documentation and strengthened internal control procedures. Periodic reporting of the information is not required. This information also includes information that was voluntarily accepted by the 203(k) lending community. The information provides a more comprehensive basis for evaluating lender underwriting practices and thereby improves risk management of the 203(k) loan portfolio. Responses are required under Section 203(k) of the National Housing Act (12 U.S.C. 1703). No assurance of confidentiality is provided.

Borrower's Name & Property Address: Sabrina Jureidini 106 E. Clay St. Richmond, VA 23219	Lenders Name & Address: Movement Mortgage 7231 Forest Avenue, Suite 303 Richmond, VA 23226	FHA Case Number:	
		This Draw Number: 1	Date: 10/27/2015

I certify that I have carefully inspected this property for compliance with the general acceptability requirements (including health and safety) in Handbook 4905.1. I have reviewed the attached architectural exhibits and the estimated rehabilitation costs listed in column 1 below; they are acceptable for the rehabilitation of this property. I have no personal interest, present or prospective, in the property, applicant, or proceeds of the mortgage. To the best of my knowledge, I have reported all items requiring correction and that the rehabilitation proposal now meets all HUD requirements for 203(k) Rehabilitation Mortgage Insurance.

HUD-Accepted Consultant / Plaintiff's Signature & Date / ID Number X  #PO856	Date: 10/27/2015	Suggested Contingency Reserve Amount 15 %
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Construction Item	Total Escrow Col. 1	Total Cost of Rehabilitation				Inspector/Lender Adjusted Amounts	
		Previous Draw Totals Col. 2	%	Request For This Draw Col. 3	%	Col. 4	%
1. Masonry	6,000.00			1,500.00	25		1.
2. Siding							2.
3. Gutters/Downspouts							3.
4. Roof	11,700.00			5,850.00	50		4.
5. Shutters							5.
6. Exteriors	17,500.00			8,750.00	50		6.
7. Walks							7.
8. Driveways							8.
9. Painting (Ext.)	1,800.00						9.
10. Caulking							10.
11. Fencing							11.
12. Grading							12.
13. Windows	4,000.00			1,000.00	25		13.
14. Weatherstrip							14.
15. Doors (Ext.)	3,000.00						15.
16. Doors (Int.)	2,800.00						16.
17. Partition Wall	2,000.00			2,000.00	100		17.
18. Plaster/Drywall	3,000.00						18.
19. Decorating	4,000.00						19.
20. Wood Trim	1,000.00						20.
21. Stairs	2,400.00						21.
22. Closets	1,000.00						22.
23. Wood Floors	7,000.00						23.
24. Finished Floors							24.
25. Ceramic tile	7,000.00						25.
26. Bath Accessories	1,000.00						26.
27. Plumbing	19,500.00			3,500.00	12		27.
28. Electrical	30,000.00			2,000.00	7		28.
29. Heating	30,000.00			2,000.00	7		29.
30. Insulation	4,000.00						30.
31. Cabinetry	15,000.00						31.
32. Appliances							32.
33. Basements							33.
34. Cleanup	23,900.00			23,000.00	96		34.
35. Miscellaneous	2,400.00			2,400.00	100		35.
36. Totals	200,000.00			52,000.00	26		36.

(2)

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties (18 U.S.C. 1001, 1012; 31 U.S.C. 3729, 3802) This draw request is submitted for payment. All completed work has been done in a workmanlike manner. I hereby certify to the actual cost of rehabilitation as shown above in column 3. I understand that I cannot obtain additional monies from the rehabilitation account without the approval of the lender. I also understand that a 10% holdback will not be released until all work is complete and it is determined that no mechanic's and materialmen's liens have been placed on the property. After the final inspection, the monies in escrow account will be distributed as required by the 203(k) program procedures.

Borrower's Signature Owner-Occupant Investor-Builder Date 10/27/2015

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

General Contractors Signature (if any) X [Signature] Date 10/27/2015

I certify that I have carefully inspected this property on this date. The draw amounts are acceptable except as modified in column 4. I further certify that I have not accepted any work that is not yet completed in a workmanlike manner and I recommend that the rehabilitation escrow funds be released for the completed work.

Inspector's Signature X [Signature] ID Number P0856 Date 10/27/2015

Approved for Release	This Draw	Total to Date	The Lender is hereby authorized to release the following funds from the escrow account.	
Total from above	\$ 52,000 -	\$	Payable to the Borrower \$ 46,800 -	Payable to the Fee Inspector \$ 150.00
Less 10% Holdback	\$ 5,200 -	\$	Payable to	\$
Net Amount Due Borrower	\$ 46,800 -	\$	Signature & date <input type="checkbox"/> Lender-Authorized Agent <input checked="" type="checkbox"/> DE Underwriter X	

Lender Holding Rehabilitation Escrow Account (name, address, & phone number)
 Originating Lender still Retains Funds
 Rehab Funds Transferred to:

Rehabilitation Inspection Report FHA Case Number

- I. Inspection of On-Site Repairs and/or Improvements Reveals
- 1. Unable to make inspection. (explain below)
 - 2. Correction essential as explained below:
 - a. Will examine at next inspection.
 - b. Do not conceal until reinspected.
 - 3. No noncompliance observed.
 - 4. Acceptable variations as described below.
 - 5. On-site improvements acceptably completed.

II. Explanation of statements checked above
 Draw Inspection Contingency Reserve Inspection Final Inspection Change Order Other (explain) Inspection Number 1

No.		No.	
1	ALL WORK BEING PERFORMED IN A WORKMANLIKE & SATISFACTORY MANNER		

Certification: I certify that I have carefully inspected this property on this date. I have no personal interest, present or prospective, in the property, applicant, or proceeds of the mortgage. To the best of my knowledge, I have reported all noncompliance, work requiring correction, and unacceptable work. I also certify that this Draw Request is for completed work and I have not accepted any work that is not properly installed in a workmanlike manner.

Signature & Date X [Signature] Consultant/Inspector Fee Inspector \$150.00 DE Staff Inspector ID Number P0856

LIEN WAIVER AND RELEASE

The undersigned ("Affiant"), being first duly sworn, deposes and says: Affiant is a contractor, subcontractor, materialman or an officer, agent, or representative of same, who or which has furnished services, labor, or materials ("Contractor") in the construction, repair, and/or replacement (the "Work") of improvements upon real property owned by:

Borrowers: Sabrina Jureidini Loan No.

Property Address: 106 E. Clay Street, Richmond, VA 23219

Contractor has furnished: Home Style Renovation

(Describe nature of Labor/Materials on the above project.)

Table with 2 columns: Description and Amount. Rows include Total Completed (\$52,000), Retainage (Holdback) (\$5,200), Total earned less retention (Subtotal) (\$46,800), and Net Draw Amount (Amount of check) (\$46,800).

The total of all charges for, and in connection with, all such services, labor and/or materials performed or furnished by Contractor will be paid in full to Contractor upon receipt of completed lien waiver and any other required documentation. Affiant, as Contractor or as an officer, agent, or representative of Contractor, hereby acknowledges complete satisfaction of and forever waives and releases all claims of every kind against Borrower or the property referred to above or any other property of Borrower, including, but not limited to all liens and claims of liens, that Contractor may have as a result of or in connection with the performance or furnishing of such services, labor and/or materials upon receipt of payment.

Affiant, as Contractor or as an officer, agent, or representative of Contractor, further represent and warranted that (a) Contractor has not assigned and will not assign any claim for payment or any right to perfect a lien against said property, (b) all persons or entities who have furnished services, labor, or materials to Contractor in connection with the Work have been paid all amounts to which they have or may become entitled therefore, and (c) Contractor's portion of the Work is fully completed in accordance with the final plans and specifications therefore.

Affiant, as Contractor or as an officer, agent, or representative of Contractor, hereby agrees unconditionally to indemnify Borrower and hold Borrower harmless from and against all liability, loss, cost, or expense (including, but not limited to, attorneys' fees) now or hereafter incurred, paid, or suffered by or asserted against Borrower or any of Borrower's property because of any claim or action by Contractor with respect to the claims, liens, and rights herein waived and released or arising out of any breach or untruth of any warranty or representation herein made.

Affiant represents that Affiant is duly authorized to execute this document on behalf of Contractor.

All of the provisions of this document shall bind Affiant, Contractor, and their heirs, legal representatives, successors and assigns, and shall inure to the benefit of Borrower and Borrower's heirs, legal representatives, successors, assigns and sureties.

Date: 10/27/2015

Contractor: Ridge Point Construction (Print Name of Company)

Construction Management (Title of Signer)

[Handwritten Signature] (Signature)