

COUNTY OF HIDALGO
STATE OF TEXAS
URBAN COUNTY PROGRAM
HOMEBUYER ASSISTANCE PROGRAM CONTRACT

This Homebuyer Assistance Program Contract ("Homeowner Contract") is entered into this 13th day of August 2013, between the County of Hidalgo, State of Texas ("County") and Eduardo Salazar & María D Garza Salazar ("Owner").

Owner has requested financial assistance from the County to assist Owner with the down payment and/or closing costs to purchase a home in accordance with the requirements of the County's Homebuyer Assistance Program ("Homeowner Program"); and

Owner, based on the information furnished to County, qualifies for financial assistance under the Homeowner Program.

NOW THEREFORE, the County and Owner agree as follows:

1. Owner represents and warrants that all information furnished to the County in or as a part of Owner's application for financial assistance in the Homeowner Program is true and correct.

2. Owner agrees that the financial assistance provided to Owner by County will be used to pay Owner's closing costs and/or a portion of Owner's down payment in order for Owner to acquire Owner's principal residence located at:

Lot 27 SAN ANASTACIO ESTATES SUBDIVISION, ALAMO, HIDALGO COUNTY TEXAS

more fully described on Exhibit "A" attached hereto ("Property").

3. Owner represents to County that the contract attached hereto as Exhibit "B" is a true and correct copy of the contract under which Owner will acquire the Property. The debt

Approved as to form Steve Crain, Atlas Hall
& Rodriguez: September 2012

and lien described in Exhibit "B" will be the only debt and lien against the Property other than the lien granted pursuant to this Homeowner Contract.

4. Owner agrees to comply with all applicable requirements of the U. S. Housing and Urban Development affordable housing home ownership statutes and regulations, including 24 CFR § 92.254(a) Qualification as Affordable Housing: Homeownership, as amended.

5. Owner agrees to provide, within ten (10) business days of the final loan closing, the Urban County Program with copies of the Lender's Note, Settlement Statement, Truth-in-Lending Disclosure, Property Deed and Property Insurance.

6. Owner agrees to execute all documents requested by County in order for County to obtain a valid second deed of trust lien on the Property.

7. OWNER UNDERSTAND AND AGREES THAT COUNTY IS NOT RESPONSIBLE TO OWNER FOR: (i) ANY ASPECT OF THE CONSTRUCTION OF THE RESIDENCE ON THE PROPERTY BEING PURCHASED BY OWNER, INCLUDING ANY CLAIM FOR DEFECTIVE WORK, INCOMPLETE WORK OR WARRANTY WORK; AND/OR (ii) ANY DEFECTS IN OWNER'S TITLE TO THE PROPERTY.

8. County agrees to expend \$ 10,000 ("Homeowner Advance") for the benefit of Owner in connection with Owner's purchase of the Property. The Homeowner Advance will be applied first to Owner's closing costs and any excess funds will be applied to Owner's down payment and to the principal if funds are available.

9. OWNER AGREES THAT OWNER WILL, FOR A MINIMUM OF FIVE (5) CONSECUTIVE YEARS FOLLOWING OWNER'S PURCHASE OF THE PROPERTY, CONTINUOUSLY USE THE RESIDENCE LOCATED ON THE PROPERTY AS OWNER'S PRINCIPAL RESIDENCE. OWNER AGREES THAT OWNER WILL, ON AN ANNUAL BASIS, EXECUTE SUCH CERTIFICATIONS AS COUNTY MAY REQUIRE TO CONFIRM OWNER'S COMPLIANCE WITH THE REQUIREMENT OF THIS PARAGRAPH 9.

10. Provided Owner has continuously used the residence located on the Property as Owner's principal residence for five (5) consecutive years after the beginning date used in the Loan Documents, County will forgive Owner's outstanding HOMEBUYER ASSISTANCE Funds on the Repayment Date in an amount equal to the HOMEBUYER ASSISTANCE Funds.

FAILURE TO REPAY THE HOMEBUYER ASSISTANCE FUNDS IN ACCORDANCE WITH THIS CONTRACT AND/OR THE LOAN DOCUMENTS AND/OR TO COMPLY WITH THE OTHER PROVISIONS OF THE LOAN DOCUMENTS, MAY RESULT IN THE FORECLOSURE OF THE COUNTY'S LIENS AGAINST THE PROPERTY AND THE LOSS OF YOUR RESIDENCE AND THE PROPERTY.

11. Owner understands and agrees that if Owner sells the Property, within the period of affordability (five (5) years the beginning date used in the Loan Documents), through a voluntary or involuntary transfer, the County will recapture all or a portion of the direct subsidy provided to the homebuyer as provided in this paragraph.

The loan will be forgiven pro rata over the period of affordability under the following terms, as long as the home remains the principal residence of the home buyer:

- (i) Upon completion of the 1st year of the Loan Documents -20% of the original principal amount will be forgiven;
- (ii) Upon completion of the 2nd year of the Loan Documents -40% of the original principal amount will be forgiven;
- (iii) Upon completion of the 3rd year of the Loan Documents - 60% of the original principal amount will be forgiven;
- (iv) Upon completion of the 4th year of the Loan Documents - 80% of the original principal amount will be forgiven; and
- (v) Upon completion of the 5th year of the Loan Documents -100% of the original principal amount will be forgiven

If the net proceeds from a voluntary or involuntary sale are insufficient to repay the prorated amount of the HOME subsidy, the County shall recapture the entire amount of net proceeds from the sale. If there are no net proceeds from the sale, no repayment is required. Net proceeds are defined as the sales price minus superior loan repayment and any closing costs incurred by the homebuyer.

12. Owner understands and agrees that: (i) Owner agrees to continuously use the residence located on the property as Owner's principal residence for five (5) consecutive years following the beginning date used in the Loan Documents; and (ii) Owner agrees to honor any of its other obligations to County under the Homebuyer Contract or the Loan Documents; collectively. In the event that the County determines that the assisted homebuyer(s) is non-compliant with the residency requirements and the other requirements stated in the Homebuyer Assistance Program Contract then the entire face value of the funds are immediately due and payable to the County. Homebuyer will be given 30 days to return to compliance. If homebuyer(s) does not return to compliance the entire face value of the funds will be due and payable and will incur a four percent (4%) interest per annum.

13. THIS HOMEBUYER CONTRACT CREATES A BINDING AGREEMENT BETWEEN YOU AND THE COUNTY; OWNER REPRESENTS AND WARRANTS TO THE COUNTY THAT OWNER HAS REVIEWED THE CONTRACT, UNDERSTANDS IT, AND IS EXECUTING IT FREELY AND VOLUNTARILY.

Executed and effective as of the date and year first written above.

COUNTY OF HIDALGO
URBAN COUNTY PROGRAM

DIANA R. SERNA
DIRECTOR

EDUARDO R SALAZAR

MARIA D GARZA SALAZAR

(Jurat/Individual Acknowledgment)

STATE OF TEXAS §
COUNTY OF HIDALGO §

SWORN, SUBSCRIBED AND ACKNOWLEDGED before me EDUARDO R SALAZAR ON THIS _____ day of _____, 2013.

NOTARY PUBLIC, STATE OF TEXAS

(Jurat/Individual Acknowledgment)

STATE OF TEXAS §
COUNTY OF HIDALGO §

SWORN, SUBSCRIBED AND ACKNOWLEDGED before me MARIA D GARZA SALAZAR ON THIS _____ day of _____, 2013.

NOTARY PUBLIC, STATE OF TEXAS

(Jurat/Individual Acknowledgment)

STATE OF TEXAS §
COUNTY OF HIDALGO §

SWORN, SUBSCRIBED AND ACKNOWLEDGED before me Diana R. Serna ON THIS _____ day of _____, 2013.

NOTARY PUBLIC, STATE OF TEXAS

Exhibit "A"

To a

Homebuyer Assistance Program Contract

LEGAL DESCRIPTION OF THE PROPERTY:

Lot 27 SAN ANASTACIO ESTATES SUBDIVISION, ALAMO, HIDALGO COUNTY TEXAS

Exhibit "B"

To a

Homebuyer Assistance Program Contract

Copy of CONTRACT

GALLERIA HOME BUILDER
P.O. BOX 328
LA BLANCA TX 78558
Ph 956-533-9560
(becky)

//CONTRACT FORM//
attached to Description of Materials

NAME ON CONTRACT: BORROWERS Eduardo & Maria D Salazar.

901 E. Thomas Dr Apt #103

Pharr, Tx 78577.

LEGAL DESCRIPTION LOT # 27 San Anastacia Estates Subdivision
City of Alamo, Hidalgo County, Texas.

AKA: 707 Aurora Dr, Alamo, Tx 78516.

SQUARE FT LIVING	<u>1878⁰</u>	DWELLING	\$\$	<u>106,000⁰⁰</u>
PORCH	<u>62⁰</u>	Lot/Land	\$\$	<u>18,000⁰⁰</u>
PATIO	<u>60⁰</u>	Fence	#	<u>6,000⁰⁰</u>
CARPORT/GARAGE	<u>0</u>	TOTAL PRICES		<u>130,000⁰⁰</u>
OTHERS				
Driveway	<u>400⁰</u>			
TOTAL SQ FT	<u>2,400⁰</u>			

Plan No 251878

Price does not include any of the following items:
landscaping, grass, trees, permanent surveys, nor utility
fees. any arising from construction extras. borrower,
shall pay for these items

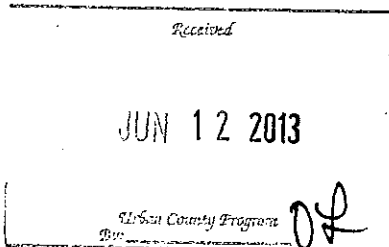
Contract will be honored for 120 days from date submitted.

[Signature]
Customers signature

[Signature]

[Signature]
Contractors Signature

5/25/12
date



Description of Materials

U.S. Department of Housing
and Urban Development
Department of Veterans Affairs
Farmers Home Administration

and 2502-0313 (exp. 01/31/82)

Public reporting burden for this collection of information is estimated to average 30 minutes 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.

The National Housing Act (12 USC 1703) authorizes insuring financial institutions against default losses on single family mortgages. HUD must evaluate acceptability and value of properties to be insured. The information collected here will be used to determine if proposed construction meets regulatory requirements and if the property is suitable for mortgage insurance. Response to this information collection is mandatory. No assurance of confidentiality is provided.

Proposed Construction Under Construction No. _____ (To be inserted by HUD, VA or FmHA)

Property address (Include City and State) Lot # 20, San Anastacia Estates, Alamo, Hidalgo County, Tex.
AKA: 707 Aurora Dr., Alamo, Tx, 78516

Owner's name: Eduardo Salazar & Maria de Salazar
Name and address of Mortgagor or Sponsor

JSDA RURAL DEVELOPMENT HOUSING SERVICES
2514 S VETERANS RD SUITE#4
EDINBURG, TX. 78539

Name and address of Contractor or Builder
GALLERIA HOME BUILDERS
P.O. BOX. 328
LA BLANCA, TX. 78558

Instructions

- For additional information on how this form is to be submitted, number of copies, etc., see the instructions applicable to the HUD Application for Mortgage Insurance, VA Request for Determination of Reasonable Value, or FmHA Property Information and Appraisal Report, as the case may be.
- Describe all materials and equipment to be used, whether or not shown on the drawings, by marking an X in each appropriate check-box and entering the information called for each space. If space is inadequate, enter "See misc." and describe under item 27 or on an attached sheet. The use of paint containing more than the percentage of lead by weight permitted by law is prohibited.
- Work not specifically described or shown will not be considered as required, then the minimum acceptable will be assumed. Work exceeding minimum requirements cannot be considered unless specifically described.
- Include no alternates, "or equal" phrases, or contradictory items. Consideration of a request for acceptance of substitute materials or equipment not thereby precluded.
- Include signatures required at the end of this form.
- The construction shall be completed in compliance with the related drawings and specifications, as amended during processing. The specifications of this Description of Materials and the applicable Minimum Property Standards apply.

1. Excavation

Bearing soil, type Native soil with minimum excavation below unfinished grade.

2. Foundations

Footings concrete mix 5mil sack strength psi 3000 psi Reinforcing see detailed sheet

Foundation wall material _____ Reinforcing steel rebar

Interior foundation wall material 8" pour concrete Party foundation wall 8" pour concrete

Columns material and sizes _____ Piers material and reinforcing POURED CONC.

Girders material and sizes _____ Sills material _____

Basement entrance arway _____ Window arways _____

Waterproofing one layer 6 mil visqueen Footing drains _____

Termite protection soil treatment by licenced exterminator

Basementless space ground cover _____ Insulation _____ foundation vents _____

Special foundations _____

Additional information all piping, tub traps and other slab opening to be sealed with asphalt. Anchor bolts 1/2x8" @ 6' o.c. with at least 2 bolts per plate, Bolts lnbcd 6' unto concrete, (detail sheet or engineer slab design)

3. Chimneys

Material N/A Prefabricated (make and size) _____

Flue lining material _____ Heater flue size 5" MTL TYPE B Fireplace flue size _____

vents (material and size) gas or oil heater 4" 26 GAUGE GALV. OR 2"-3" PVC water heater 3" 26 GAUGE GALV.

Additional information n/a

4. Fireplaces

Type solid fuel gas-burning circulator (make and size) _____ Ash dump and clean-out _____

Fireplace facing _____ lining _____ hearth _____ mantel _____

Additional information None

Exterior Walls

Wood frame wood grade, and species stud 2X4/16oc Corner bracing building paper or felt 30lb, felt
 Sheathing tuff-r thickness 3/4" width 4x8" solid spaced o.c. diagonal
 Siding hardboard grade osb type per plan size 4x8 exposure solid fastening nalled
 Shingles grade _____ type _____ size _____ exposure _____ fastening _____
 Stucco thickness _____ Lath _____ weight _____ lb.

Masonry veneer _____ Sills _____ Lintels _____ Base flashing _____
 Masonry solid faced stuccoed total wall thickness _____ facing thickness _____ facing material _____
 Backup material _____ thickness _____ bonding _____
 Door sills WOOD Window sills WOOD Lintels _____ Base flashing _____

Interior surfaces dampproofing, _____ coats of _____ furring _____
 Additional Information brick allowance, \$ 250.00/1000
 Exterior painting material acrylic latex, paint, primer 1 coat, and paint 1 coat, and to retouch finish work number of coats 2
 Gable wall construction same as main walls other construction _____

6. Floor Framing
 Joists wood, grade, and species N/A other _____ bridging _____ anchors _____
 Concrete slab basement floor first floor ground supported self-supporting mix _____ thickness 3 1/2"
 reinforcing _____ Insulation _____ membrane _____
 Fill under slab material _____ thickness _____

Additional Information metal hurricane ties on top plates @ 48'oc, metal rafter anchor ties @48'oc

7. Subflooring (Describe underflooring for special floors under Item 21)
 Material grade and species N/A size _____ type _____
 Laid first floor second floor attic _____ sq. ft. diagonal right angles
 Additional Information _____

8. Finish Flooring (Wood only. Describe other finish flooring under Item 21)

Location	Rooms	Grade	Species	Thickness	Width	Bldg. Paper	Finish
First floor							
Second floor							
Attic floor	sq. ft.						

Additional Information _____

9. Partition Framing
 Studs wood, grade, and species #2 spf size and spacing 2x4 @16"oc Other _____
 Additional Information all load bearing walls @ 16"o. c.

10. Ceiling Framing
 Joists wood, grade, and species #2 spf Other _____ Bridging _____
 Additional Information _____

11. Roof Framing
 Rafters wood, grade, and species #2 spf Roof trusses (see detail) grade and species _____
 Additional Information _____

12. Roofing
 Sheathing wood, grade, and species 7/16" OSB with pliclips solid spaced o.c.
 Roofing composition shingles grade 25 YEAR size _____ type self sealing 3-tab
 Underlay asphaltic felt weight or thickness #15 size 36" fastening _____
 Built-up roofing _____ number of plies _____ surfacing material _____
 Flashing material galvanized metal gage or weight 28 GA gravel stops snow guards
 Additional Information _____

13. Gutters and Downspouts

Gutters material _____ gage or weight _____ size _____ shape _____
 Downspouts material _____ gage or weight _____ size _____ shape _____ number _____
 Downspouts connected to Storm sewer sanitary sewer dry-well Splash blocks material and size _____
 Additional Information _____

14. Lath and Plaster

Lath walls ceilings material _____ weight or thickness _____ Plaster coats _____ finish _____
 Dry-wall walls ceilings material drywall thickness 1/2 finish textured
 Joint treatment perf-tape /metal corners as all exposed corners tape, float,sand 2 coats and texture

15. Decorating (Paint, wallpaper, etc.)

Rooms	Wall Finish Material and Application	Ceiling Finish Material and Application
Kitchen	DRYWALL,TEXTURE,PAINT	DRYWALL,TEXTURED
Bath	DRYWALL,TEXTURE,PAINT	DRYWALL,TEXTURED
Other		

Additional information FLAT LATEX INTERIOR PAINT

16. Interior Doors and Trim

Doors type HOLLOW CORE 6 PANEL OR 2 PANEL material HARDBOARD thickness 1 3/8"
 Door trim type 2 1/8 material colonial Base type colonial material wood size 2 1/8
 Finish doors paint trim 2 coats acrylic latex
 Other trim (Item, type and location) all trim colonial f]
 Additional Information _____

17. Windows

Windows type single hung make metal frame material metal sash thickness _____
 Glass grade thermo/double Insulat sash weights balances, type Low-E head flashing integral
 Trim type _____ material _____ Paint _____ number coats _____
 Weatherstripping type built in/rib gasket material PILE Storm sash, number _____
 Screens full half type _____ number ALL screen cloth material nylon
 Basement windows type _____ material _____ screens, number all Storm sash, number _____
 Special windows per plans
 Additional Information _____

18. Entrances and Exterior Detail

Main entrance door material fiberglass Ins/metal. width 36" thickness 1.75 Frame material wood thickness 5
 Other entrance doors material patio door width 36" thickness 1.75 Frame material woos thickness 5
 Head flashing _____ Weatherstripping type _____ saddles _____
 Screen doors thickness _____ number _____ screen cloth material _____ Storm doors thickness _____ number _____
 Combination storm and screen doors thickness _____ number _____ screen cloth material _____
 Shutters hinged fixed Rallings _____ Attic louvers _____
 Exterior millwork grade and species 1x4 brick mold Paint acrylic latex number coats _____
 Additional information see plans for exterior elevations/other entrance doors fiberglass, ins or steel ins.

19. Cabinets and Interior Detail

Kitchen cabinets, wall units material ash 3/4" b c custom made lineal feet of shelves per plan shelf width 12"
 Base units material ash counter top formica edging formica.
 Back and end splash formica Finish of cabinets factory finish/stain sealed varnishhd number coats 2
 Medicine cabinets make same model _____
 Other cabinets and built-in furniture bath vanities same as above
 Additional Information Mirrors @ Vanities

20. Stairs

Stair	Treads		Risers		Strings		Handrail		Balusters	
	Material	Thickness	Material	Thickness	Material	Size	Material	Size	Material	Size
Basement										
Main										
Attic										

Disappearing make and model number _____

Additional Information _____

21. Special Floors and Wainscot (Describe Carpet as listed in Certified Products Directory)

Floors	Location	Material, Color, Border, Sizes, Gage, Etc.	Threshold Material	Wall Base Material	Underfloor Material
		Kitchen	vinyl () ceramic tile ()		wood
	Bath	vinyl () ceramic tile ()		wood	concrete
	all other rooms/floor	same material or as desired rooms carpet			
Wainscot	Location	Material, Color, Border, Cap. Sizes, Gage, Etc.	Height	Height Over Tub	Height in Showers (From Floor)
	Bath	FIBERGLASS TUB/SHOWER ENCLOSED			
	3/4 BATH	FIBERGLASS SHOWER ENCLOSED			

Additional Information _____

22. Plumbing

Fixture	Number	Location	Make	MFR's Fixture Identification No.	Size	Color
Sink	1	KITCHEN			33X22	S.S.
Lavatory	2	BATH	fiberglass			WHITE
Water closet	2	BATH	MANSFIELD			WHITE
Bathtub					60"	WHITE
Shower over tub	1	BATH	MAAX		60"	WHITE
Stall shower	1	BATH	MAAX			
Laundry trays						
ICEMAKER	1	KITCHEN				
FAUCETS	2	LAVS				

Bathroom accessories Recessed material _____ number _____ Attached material _____ number _____

Additional Information EACH BATH-1 TOWEL BAR, 1 PAPER HOLDER - ATTACHED

Curtain rod Door Shower pan material FIBERGLASS SHOWER ST * (Show and describe individual system in complete detail in separate drawings and specifications according to requirements.)

Water supply public community system individual (private) system*

Sewage disposal public community system individual (private) system*

House drain (inside) cast iron tile other pvc _____ House sewer (outside) cast iron tile other pvc _____ Sill cocks, number 2

Water piping galvanized steel copper tubing other CPVC _____

Domestic water heater type electric make and model rheem heating capacity 40 gph. 100° ri

Storage tank material GLASS-LINED capacity 40 gallons

Gas service utility company liq. pet. gas other _____ Gas piping cooking house heat

Footing drains connected to storm sewer sanitary sewer dry well Sump pump make and model _____ discharges into _____

Additional Information _____

23. Heating

Hot water Steam Vapor One-pipe system Two-pipe system Radiators Convectors Baseboard radiation Make and model Rheem, 13 seer Radiant panel floor wall ceiling Panel coil material Circulator Return pump Make and model capacity gpm. Boiler make and model Output Btuh, net rating Btuh.

Additional Information

Warm air Gravity Forced Type of system Duct material supply return Insulation thickness Outside air intake Furnace: make and model Input 88,000 Btuh, output 82,000 Btuh.

Additional Information

Space heater floor furnace wall heater Input Btuh, output Btuh, number units Make, model

Additional Information

Controls make and types thermostat control in hall

Additional Information all ducts board to be 3/4" thick

Fuel: Coal oil gas liq. pet. gas electric other storage capacity

Additional Information

Firing equipment furnished separately Gas burner, conversion type Stoker hopper feed bin feed

Oil burner pressure atomizing vaporizing

Make and model

Control

Additional Information

Electric heating system type Input watts @ volts output Btuh.

Additional Information

Ventilating equipment attic fan, make and model capacity cfm.

X kitchen exhaust fan, make and model nautilus range hood vented through roof

Other heating, ventilating, or cooling equipment see heating and cooling summary with attach information

Additional Information

1 EXHAUST FAN EACH BATH

24. Electric Wiring

Service overhead underground Panel fuse box circuit-breaker, make square D AMP's 100 No. circuits 20

Wiring conduit armored cable nonmetallic cable knob and tube other

Special outlets range water heater other FURNACE, DRYER, A/C, DIS

Doorbell Chimes Push-button locations

Additional Information

pre wired phone/cable jacks, (exterior & vanity electrical outlets to be on GFI, all wire to meet local codes).

25. Lighting Fixtures

Total number of fixtures SEE PLAN Total allowance for fixtures, typical installation \$

Nontypical Installation ALL FIXTURES PROVIDED BY CONTRACTOR INCLUDING 1 CEILING FAN

Additional Information

Location	Thickness	Material, Type, and Method of Installation
Floor		R-19 FBRGLASS BATT, UNHEATED AREA
Wall	3 1/2"	R-30 BLOWN IN FLAT, R-30 @ SLOPES
Ceiling		
Roof		
		Vapor Barrier

27. Miscellaneous: (Describe any main dwelling materials, equipment, or construction items not shown elsewhere; or use to provide additional information where the space provided was inadequate. Always reference by item number to correspond to numbering used on this form.)

CARPET - \$15.00/YD & UPGRADE PAD (STD ALLOWD)

Hardware (make, material, and finish.)

KWIKSET, Bright brass, door stops, cabinets pulls/nob

Special Equipment (State material or make, model and quantity. Include only equipment and appliances which are acceptable by local law, custom and applicable FHA standards. Do not include items which, by established custom, are supplied by occupant and removed when he vacates premises or chattels prohibited by law from becoming realty.)

Porches

3 1/2" THICK CONCRETE FRONT STOOP SLAB, AND PATIO ON BACK AS PER PLANS

Terraces

Garages

DOUBLE/SINGLE CAR GARAGE WITH 3 1/2" CONG FLOOR, STEEL INSULATED RSD PNL GARAGE DOOR, PREWIRE FOR OPENER

Walks and Driveways

Driveway width 16' base material DIRT thickness 3.5"
 Front walk width 36" material CONCRETE thickness 3.5"
 Steps material CONCRETE "Treads 10" risers 7 3/4" Cheek walls material CONCR. thickness 3.5"

Other Onsite Improvements

(Specify all exterior onsite improvements not described elsewhere, including items such as unusual grading, drainage structures, retaining walls, fence, railings, and accessory structures.)

As per city codes

Landscaping, Planting, and Finish Grading

Topsoil 2" thick front yard side yards rear yard to 5-10 ft around rear yard feet behind main building
 Lawns (seeded, sodded, or sprigged) front yard side yards rear yard
 Planting as specified and shown on drawings as follows:
 2 Shade trees deciduous 1 1/2" caliper
 Low flowering trees deciduous
 High-growing shrubs deciduous
 Medium-growing shrubs deciduous
 Low-growing shrubs deciduous
 Other _____

owners expenses=landscaping, grass, trees

Identification—This exhibit shall be identified by the signature of the builder, or sponsor, and/or the proposed mortgagee if the latter is known at the time of application. (m/m/dd/yyyy)

July 25, 2012

Builder Signature: *[Signature]*
 Mortgagee Signature: *[Signature]*
 Maria D. Salazar

RESBETH Hernandez (owner)

BID PROPOSAL

Eduardo Salazar

Applicant's Name (Owner)

Lot # 27 San Amstacio Estates

Legal Description

707 Aurora Dr, Alamo, Tx 78516

Physical Address

In compliance with this cost proposal dated 5-25-12, the undersigned hereby proposes to furnish the material and perform in a workman like manner, all work for the Owner as follows:

ITEM	PRICE
SINGLE FAMILY DWELLING	\$ <u>106,000 =</u>
LOT	\$ <u>18,000⁰⁰</u>
SITWORK <u>Wooden, Cedar, Fence.</u>	\$ <u>6,000⁰⁰</u>
SURVEY	\$ _____
TOTAL COST	\$ <u>130,000⁰⁰</u>

Contractor agrees that this total cost is good for 120 days from the date of this proposal and to execute Form FmHA 1924-6, "Construction Contract", in accordance with the proposal, as accepted, within 10 days after the contract has been presented for signature.

OWNER EXPENSES NOT COVERED IN THIS BID:

ITEM	PRICE
<u>Water & Sewer fees</u>	\$ <u>380 =</u>
<u>Fire & Ext. House Ins.</u>	\$ <u>800 =</u>
TOTAL	\$ <u>1,180⁰⁰</u>

The Contractor further agrees that upon the date of execution of the construction contract to commence work within 10 days and will complete the work within 120 days.

Sallera Home Builder
FIRM

BY

P.O. Box 328

Business Address

La Blanca, Tx 78558

City, State, ZIP Code:

COST PROPOSAL FOR CONSTRUCTION CONTRACT

Applicant's Name (Owner)

Eduardo Salazar; Maria Salazar

DATE

5/25/12

This CONSTRUCTION COST PROPOSAL is subject to the conditions contained herein and is a proposal for furnishing all materials and performing all work for the Owner.

Complete plans and specifications are to be provided by the contractor to the OWNER (one set) and Farmers Home Administration (FHA) (one set). A site plan, foundation plan, and house construction plan is to be included in each set of plans and specifications.

Form FMA 400-6, "Compliance Statement", will be signed by the contractor as a condition of this proposal.

Liquidated damages for delay will be established by FMA in accordance with its regulations and inserted on Form FMA 1924-6, "Construction Contract".

Partial payments will be made at the foundation, framing, and final inspections upon FMA acceptance. The final 10% (percent) payment will be paid thirty (30) days from the date of the final inspection upon receipt of the required documentation which is to be furnished by the contractor.

Construction costs must be submitted on page two (2) of this form. The contractor will be required to execute Form FMA 1924-6, "Construction Contract", at the pre-construction conference and must comply with the "Notice of Affirmative Action to Ensure Equal Employment Opportunity", the "Equal Opportunity Clause", published at 41 CFR 60-1.4 (a) and (b), and the "Standard Federal Equal Employment Opportunity Construction Contract Specifications", required by E.O. 11246.

The right is reserved, as the interest of the OWNER may require, to reject any and all proposals, to waive any informality, and to accept or reject any item of any proposal unless such proposal is qualified by specific limitation. It is agreed that the OWNER'S effect to obtain a loan constitutes a part of their consideration and there will be no liability to the contractor for this cost proposal, if a loan cannot be processed by FMA.