CONSTRUCTION LOAN AGREEMENT

OWNER-OCCUPIED REHABILITATION LOAN PROGRAM

This Construction Loan Agreement (this "Agreement"), is entered into effective as **November 10, 2026**, among Borrower, Lender and Contractor who are identified and whose addresses are stated below. This Agreement relates to the manner of disbursement of the loan proceeds on the Note for the benefit of Borrower for the rehabilitation and/or renovation of the Improvements on the Property under the Lender's Owner-Occupied Housing Rehabilitation Program. The Note is secured by liens on the Property and Improvements granted the Mechanic's Lien Contract and the Deed of Trust.

BORROWER: **Jose Margarito & Maria Jesus Cortez**

BORROWER'S ADDRESS:

1906 Fresnos St. Mercedes, Texas 78570

LENDER: County of Hidalgo, a political subdivision of the State of Texas

LENDER'S ADDRESS:

County of Hidalgo, Urban County Program
Owner-Occupied Rehabilitation Loan Program
1916 Tesoro St.,
Pharr, Texas 78577

CONTRACTOR: **Rene Garza RG Enterprises, LLC, dba G & G Contractors**

CONTRACTOR'S ADDRESS:

711 E. Wisconsin Rd., Edinburg, Texas 78539

NOTE:

Mechanic's Lien Note ("Mechanic's Lien Note") of even date herewith, in the original principal amount of **$159,900.00,** executed by Borrower, and payable to the order of Contractor, which note has been renewed and extended into a Promissory Note of even date herewith, in the original principal amount of **$159,900.00**, executed by Borrower, and payable to Lender.

CONTRACT:

Mechanic's Lien Contract and Transfer of Lien of even date herewith, executed by Borrower and Contractor providing for the rehabilitation and/or renovation to the Improvements and (i) granting Contractor liens against the Property to secure payment of the Mechanic's Lien Note; and (ii) transferring such liens to Lender.

SECURITY FOR PAYMENT:

Mechanic's and materialman's lien on the Property granted by Borrower to Contractor in the Mechanic's Lien Contract and Transfer of Lien (the "Mechanic's Lien Contract"), which liens were transferred thereunder to Lender, which Mechanic's Lien Contract and Transfer of Lien is recorded in the Real Property Records of Hidalgo County, Texas, and a deed of trust lien on the Property granted by Borrower for the benefit of Lender in a Deed of Trust ("Deed of Trust") of even date herewith, which Deed of Trust is recorded in the Real Property Records of Hidalgo County, Texas

PROPERTY: See Exhibit "A" attached hereto and made a part hereof for all purposes

IMPROVEMENTS:

Renovation and/or rehabilitation to Borrower's residence located on the Property according to: (i) Plans and Specifications, Timetable and Budget attached hereto as Exhibit "B"; (ii) an Owner-Occupied Rehabilitation Loan Program Contract (the "Rehabilitation Contract") of even date herewith entered into by and between Borrower and Lender; and (iii) the accepted bid submitted to Lender by Contractor.

AMOUNT AVAILABLE FOR CONSTRUCTION: **$159,900.00**

For good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Borrower, Lender and Contractor agree as follows:

1. Purpose and Limitation of Advances.

(a) Subject to the provisions of this Agreement, and in compliance with Subchapter K, Chapter 53, Texas Property Code, Lender will advance funds to Contractor for the benefit of Borrower in the aggregate amount of the Note. Provided Contractor has obtained the performance bond required in Paragraph 1 (b) of this Agreement, Lender will advance the Amount Available for Construction during the course of the construction of the Improvements, in accordance with this Agreement. The Amount Available for Construction will be advanced solely to pay Contractor for costs of labor performed and materials furnished by Contractor pursuant to the Contract.

(b) Contractor may furnish a performance bond ("Bond"), at Contractor's sole cost and expense, to be kept in force throughout the period of this Agreement, in an amount equal to the Amount Available for Construction. The Bond shall: (i) cover Contractor's faithful performance of the Contract, free of liens upon the Property; (ii) name as obligees both Borrower and Lender, jointly and severally; (iii) be written by surety companies qualified to do business in the State of Texas; and (iv) be in such form and with such sureties as the Lender may approve.

(c) Construction advances are to be made by Lender to Borrower for work done.

(d) If Contractor has provided Lender and Borrower the Bond permitted by this Agreement, Contractor may submit a request for 40% of the Amount Available for Construction ("Initial Advance") when 50% of the work related to the Improvements have been completed and Contractor and Borrower have complied with the provisions of Paragraph 3 of this Agreement. A second request for construction advance for 50% of the Amount Available for Construction ("Final Advance") may be submitted when the Improvements have been completed and accepted by Borrower and Lender and Contractor and Borrower have complied with the provisions of Paragraph 4 of this Agreement.

(e) If Contractor has not provided Lender and Borrower the Bond permitted by this Agreement, Contractor may submit a request for 90% of the Amount Available for Construction when the Improvements have been completed and accepted by Borrower and Lender, and Contractor and Borrower have complied with the provisions of Paragraph 4 (except as to the Bond) of this Agreement.

(f) All requests for construction advances shall comply with Subchapter K, Chapter 53, Texas Property Code, and be made on forms approved by Lender. Each construction advance shall be in an amount equal to the Amount Available for Construction times the applicable percentage as determined by Lender and/or its inspectors. Lender may prepare a chart for determining the percentage of completion and the schedule of advances to be made by Lender, and Lender may limit advances according to the schedule based on the percentage of the Improvements that are complete at the time of any request for construction advance.

(g) Whenever in the sole opinion of Lender the cost of completing the Improvements pursuant to the plans and specifications approved by Lender exceeds the total amount of unadvanced loan proceeds, Borrower, at Lender's request, shall pay such excess to the satisfaction of Lender prior to any further advances under the Note.

2. Lender's Payments on Behalf of Borrower. Lender shall make payments for the cost of construction of the Improvements by check payable to the Owner and Contractor, or to Contractor, and in Lender's discretion, following Contractor's default under this Agreement or the Contract, jointly to Contractor and Contractor's subcontractors or suppliers.

3. Conditions to Initial Advance. Lender shall have no obligation to make the Initial Advance of funds to Borrower unless and until Contractor has furnished Borrower and Lender the Bond permitted by this Contract, and the following conditions have been satisfied:

(a) Borrower has executed and delivered to Lender this Agreement, the Contract, the Note, the Deed of Trust, the Owner-Occupied Rehabilitation Loan Program Contract of even date herewith by and between Borrower and Lender, and Affidavit of Commencement and other documents securing the loan evidenced by the Note; and Contractor has executed and delivered to Lender this Agreement, the Contract, an Affidavit of Commencement and other documents securing the loan evidenced by the Note;

(b) Borrower and Contractor have furnished Lender all documents required by Lender to evidence compliance with Subchapter K, Chapter 53, Texas Property Code;

(c) To the extent applicable, Contractor has furnished Lender evidence that Contractor has established a construction account in compliance with Chapter 162, Texas Property Code;

(d) Contractor has provided Lender a copy of the final plans and specifications for the construction of the Improvements acceptable to Lender, along with a timetable and budget for completion of the Improvements as required by this Agreement and the Contractor's accepted bid;

(e) Contractor has provided Lender a copy of the building permit for the Improvements;

(f) Contractor has provided Borrower and Lender a list of all subcontractors used or to be used for completion of the Improvements, and executed partial releases and lien waivers from Contractor and any subcontractors and suppliers who performed work and/or materials at any time in connection with the Improvements, in a form acceptable to Lender, for all amounts to be disbursed to Contractor against the Amount Available for Construction;

(g) Contractor has provided Lender a copy of all insurance policies, which Contractor is required to maintain under the Contract, or in lieu thereof, a certificate of insurance which confirms Contractor has obtained all insurance required under the Contract;

(h) Contractor has provided Lender evidence that Contractor is in compliance with Chapter 416, Texas Property Code; and

(i) Borrower and Contractor have provided Lender such other items as Lender shall reasonably require.

4. Final Advance. The Final Advance (except for retainage, which will be disbursed in accordance with paragraph 5) shall be disbursed at the completion of the Improvements when Contractor has delivered to Lender all documents required under Paragraph 3 and the following:

(a) an affidavit of completion executed by Borrower and Contractor (the "Affidavit of Completion"), a final bills- paid affidavit executed by Contractor (the "Final Bills-Paid Affidavit"), and final waivers of lien and releases executed by Contractor and any subcontractors and suppliers who performed work and/or materials at any time in connection with

the Improvements (collectively, the "Releases"), which documents comply with Subchapter K, Chapter 53, Texas Property Code and are acceptable to Lender, together with supporting evidence that: (i) the construction work for the Improvements has been fully completed; and (ii) all bills for labor and material have been paid in full;

(b) Evidence that Borrower and Contractor have complied with all applicable laws pertaining to the location, development, and construction of the Improvements and that all governmental authorities having jurisdiction have approved: (i) the location, development, and construction of the Improvements to the Property; and (ii) all other matters requiring approval by governmental authorities; and

(c) Borrower and Contractor have provided such other items as Lender shall reasonably require.

5. Disbursement of Retainage. The retainage will not be disbursed until: (i) (a) the Releases have been filed in the Real Property Records of Hidalgo County, Texas, (b) the deadline to file an affidavit claiming a lien against the Property in connection with the Improvements (that is, the fifteenth (15th) day of the third calendar month after the day the indebtedness accrues) has expired and no such affidavits have been filed, or (c) if any affidavits claiming a lien against the Property in connection with the Improvements have been filed, the claims set forth in such affidavits have been resolved and the affidavits have been released of record; (iii) the Affidavit of Completion and the Final Bills-Paid Affidavit have been filed in the Real Property Records of Hidalgo County, Texas; and (iv) Borrower and Contractor have complied with Paragraph 4 of this Agreement.

6. Inspections. Lender shall be entitled to: (i) use its own personnel; or (ii) to designate an architect, engineer or other third party; to make any inspections or certifications required by Lender, and Lender shall not be required to make any loan advance until Lender has received inspections and certifications satisfactory to it. Prior to each loan advance, and at such other times as Lender may require, either Borrower or Contractor will be required to call for a physical inspection by Lender or other party designated by Lender.

7. Borrower's and Contractor's Additional Obligations. Borrower and Contractor further agree that:

(a) The Improvements will be constructed and fully equipped in a good and workmanlike manner with materials of high quality, using all new materials, strictly in accordance with the plans and specifications approved by Lender, and that the Improvements will comply with: (i) all applicable Housing Quality Standards contained in 24 Code of Federal Regulations, as amended, if the Property is located outside the jurisdiction of a municipality; or (ii) all applicable local building codes and ordinances of the municipality if the Property is located within the jurisdiction of a municipality, unless the municipality has no local building codes and ordinances, in which event Owner shall comply with all applicable Housing Quality Standards contained in 24 Code of Federal Regulations, as amended;

(b) No changes will be made in the plans and specifications submitted to Lender except on the written approval of the same by Lender;

(c) No extras shall be allowed to any contractor or subcontractor or any change made in any contract or subcontract without the Lender's prior written approval and consent;

(d) Contractor will promptly furnish Lender, at Lender's request, after execution thereof, executed copies of all contracts between Contractor and subcontractors, and of all contracts between Contractor and its suppliers, as well as contracts between subcontractors and their suppliers;

(e) Borrower and Contractor will cooperate with Lender in arranging for inspections by representatives of Lender of the progress of construction from time to time and will promptly comply with Lender's requirements or satisfy any objections regarding construction of the Improvements or the progress thereof;

(f) Borrower and Contractor will not suffer or permit any mechanics' or materialmen's lien claims to be filed or otherwise asserted against the Property and will promptly discharge the same in case of the filing of any claims for lien or proceedings for the enforcement thereof; provided, however, that Borrower shall have the right to contest in good faith and with reasonable diligence the validity of any such lien or claim on furnishing to Lender such security or indemnity as it may require;

(g) Borrower will pay all real estate taxes and assessments of every kind on the Property before the same become delinquent, and Lender may at any time require Borrower to provide evidence that taxes have been paid current;

(h) In the event that Lender shall expend any amount in performance of any of Borrower's covenants or agreements under the Note or any document securing the Note, such amounts shall constitute additional indebtedness secured under the Contract;

(i) All of the personal property, fixtures, attachments, and equipment delivered on, attached to, or used in connection with the construction of the Improvements or the operation thereof will be kept free and clear of all liens, encumbrances, and security interests whatsoever, and Borrower will be the absolute owner of such personal property, fixtures, attachments, and equipment and Contractor and Borrower will, from time to time, furnish Lender with satisfactory evidence of such ownership, including searches of applicable public records;

(j) Borrower and Contractor will comply with their respective obligations under this Agreement and the Contract and with all applicable laws, rules, ordinances and regulations;

(k) Borrower and Contractor will comply with the Special Conditions, if any, set forth in Exhibit "C" attached hereto;

(l) Contractor will keep accurate and proper books and records of the construction of the Improvements, and will at all reasonable hours allow Lender or its

representative to examine such books and records and all contracts and bills relating to the construction of the Improvements.

(m) Contractor shall not discriminate against any employee or applicant for employment because of sex, race, creed, color, national origin or handicap and shall take affirmative action to ensure that during the application process and during employment applicants and employees are treated without regard to their race, creed, color, national origin or handicap. Such action shall include, but not be limited to hiring and employment, upgrading, demotion or transfer, recruitment or recruitment advertising, layoff or termination, rates of pay or other forms of compensation; and selection for training, including apprenticeship. Contractor shall continuously post in conspicuous places, readily available to employees and applicants for employment, notices to be provided or approved by the County of Hidalgo, setting forth the provisions of this non-discrimination provision and such other notices as may be required by law.

8. Actions For Lender's Benefit Only. **THE AUTHORITY HEREIN CONFERRED ON LENDER AND ANY ACTION TAKEN BY LENDER IN MAKING INSPECTIONS OF THE PROPERTY, PROCURING SWORN STATEMENTS AND WAIVERS OF LIENS, APPROVING CONTRACTS AND SUBCONTRACTS AND APPROVING PLANS AND SPECIFICATIONS WILL BE TAKEN BY LENDER FOR ITS OWN PROTECTION ONLY, AND LENDER SHALL NOT BE DEEMED TO HAVE ASSUMED ANY RESPONSIBILITY TO BORROWER OR ANY OTHER PERSON WITH RESPECT TO ANY SUCH ACTION HEREIN AUTHORIZED OR TAKEN BY LENDER OR WITH RESPECT TO THE PROPER CONSTRUCTION OF THE IMPROVEMENTS, PERFORMANCE OF CONTRACTS OR SUBCONTRACTS BY ANY CONTRACTORS OR SUBCONTRACTORS, OR PREVENTION OF CLAIMS FOR MECHANIC'S LIEN.**

9. Non-Waiver By Lender. No waiver of any breach or default hereunder shall constitute or be construed as a waiver by Lender of any subsequent breach or default or of any breach or default of any other provision. No waiver of any term or provision of this Agreement shall be binding unless executed in writing by the party entitled to the benefit thereof. Pursuit by Lender of any remedies set forth in this Agreement does not preclude pursuit by Lender of other remedies in this Agreement or provided by law.

10. Conflict of Interest. **BORROWER AND CONTRACTOR REPRESENT AND WARRANT TO LENDER THAT, TO THE BEST OF THEIR KNOWLEDGE, NO EMPLOYEE, AGENT, CONSULTANT, OFFICER, OR ELECTED OR APPOINTED OFFICIAL OF LENDER WHO EXERCISES OR HAS EXERCISED ANY FUNCTIONS OR RESPONSIBILITIES WITH RESPECT TO THE ACTIVITIES ASSISTED WITH THE LENDER'S OWNER-OCCUPIED REHABILITATION LOAN PROGRAM OR WHO ARE IN A POSITION TO PARTICIPATE IN A DECISION MAKING PROCESS OR GAIN INSIDE INFORMATION WITH REGARD TO THESE ACTIVITIES, DURING THEIR TENURE OR WITHIN ONE YEAR THEREAFTER, HAS A FINANCIAL INTEREST OR BENEFIT IN THE LOAN RELATED TO THIS AGREEMENT, OR THE**

PROCEEDS THEREUNDER, EITHER FOR THEMSELVES OR THOSE WITH WHOM THEY HAVE FAMILY OR BUSINESS TIES.

11. Dispute Resolution. All disputes between Contractor and Borrower regarding the construction project which is the subject of this Agreement, including, but not limited to, all disputes with regard to the Contract and this Agreement, shall, in the first instance, be submitted, in writing, with supporting documentation, within ten (10) days of the incident giving rise to the dispute, to Lender's program director having responsibility for the Lender's owner-occupied rehabilitation loan program for resolution. Except for good cause shown, any dispute not submitted within such ten (10) day period shall be deemed waived. While a dispute is pending, Contractor and Borrower shall otherwise proceed to perform all obligations under the Contract and this Agreement not otherwise in dispute.

12. Sole and Only Agreement. This Agreement and its exhibits and the instruments executed in connection therewith constitute the sole and only agreement of the parties hereto and supersedes any prior understandings or written or oral agreements between the parties respecting the within subject matter.

13. Severability. If one or more provisions of this Agreement are held to be unenforceable under applicable law, such provisions shall be excluded from this Agreement and the balance of this Agreement shall be interpreted as if such provisions were so excluded and shall be enforceable in accordance with its terms.

14. Interpretation. No provision of this Agreement will be interpreted in favor of, or against, any of the parties hereto by reason of the extent to which any such party or its counsel participated in the drafting thereof or by reason of the extent to which any such provision in inconsistent with any prior draft hereof or thereof. In the event of a conflict between this Agreement, the Mechanic's Lien Contract and/or the Rehabilitation Contract, the provisions in the document containing the most stringent requirement for the matter in dispute shall control

15. Jurisdiction and Venue. The parties agree that any suit, action or proceeding brought by a party against the other in connection with or arising from this Agreement ("Judicial Action") shall be brought only in any United States Federal or Texas state court located in Hidalgo County,

Texas and the parties hereby consent to the exclusive jurisdiction of such courts (and the appropriate appellate courts) in any such Judicial Action and waives any objection to venue laid therein. If either party is a prevailing party in a Judicial Action, such party is entitled to recover from the non-prevailing party all costs of such proceeding and reasonable attorney's fees.

16. Additional Documents. The parties hereto covenant and agree that they will execute each such other and further instruments and documents as are or may become necessary or convenient to effectuate and carry out the terms of this contract.

17. Independent Contractor. It is expressly agreed that this contract and the performance by the parties hereunder does not create any agency relationship or master-servant relationship that Lender has no direct supervision of the performance of the services provided by Contractor, and that Contractor is an independent contractor under this Contract.

18. Insurance. Consistent with its status as an independent contractor and at its sole expense, Contractor agrees that throughout the duration of the work under this contract and any extension hereof, it shall provide and maintain any and all insurances and abide by any requirements which may be necessary in providing services or are otherwise required by law. Insurance policies shall cover, but are not limited to, Contractor's activities and all persons, vehicles, equipment and property connected with providing services, to include theft or loss. The amount of insurance required shall be in accordance with amounts specified by the Lender or as prescribed by law, but in no event shall any amount be less than the minimum amounts prescribed by law, including, but not limited to the Texas Tort Claims Act. Any and all applicable insurance requirements and amounts are incorporated herein by reference for all purposes. Contractor is responsible for ensuring all required insurance policies are valid for the duration of the contract. All insurance policies are to be issued by an insurance company authorized to do business in the State of Texas and acceptable to Lender. Contractor shall cause all subcontractors utilized by Contractor to also comply with these specifications. Contractor shall furnish to Lender certificate(s) of coverage, and all renewals throughout the duration of the Project, issued by the insurer that such insurance is in full force and effect upon request. For each applicable policy, Contractor shall name the Lender as an additional insured. Contractor shall notify Lender a minimum of thirty (30) days in advance of cancellation of all or part of a policy. Contractor shall make any other insurance documentation available to Lender upon request.

19. **Indemnification. Contractor shall indemnify and hold harmless Lender, its elected officials, employees and agents from any and all claims, damages, losses, and expenses including attorney's fees for the defense of any action against Lender arising out of, resulting from, or connected with the provision of the service by Contractor under this Contract. Said indemnity shall cover any act or failure to act by the Contractor, its agents or employees.**

20. Immunities. Nothing in this Agreement is intended to and Lender does not hereby waive, release or relinquish any right to assert any of the defenses Lender enjoys by virtue of the state or federal constitution, laws, rules or regulations, and any sovereign, official or qualified immunity available to Lender as to any claim or action of any person, entity, or individual against Lender.

21. General Provisions. This Agreement:

a. may not be assigned by Owner or Contractor without the prior written consent of Lender;

b. may not be amended or modified, in whole or in part, unless such amendment or modification is executed in writing by both parties;

c. binds and insures to the benefit of the parties and their respective heirs, successors and permitted assigns; and

d. is for the sole benefit of the parties hereto and their respective heirs, successors and permitted assigns. Nothing herein shall give, or be construed to give, any legal or

equitable rights hereunder to any other person or entity other than the parties hereto and their respective heirs, successors and permitted assigns.

NOTICE

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

IMPORTANT NOTICE: YOU AND YOUR CONTRACTOR ARE RESPONSIBLE FOR MEETING THE TERMS AND CONDITIONS OF THIS CONTRACT. IF YOU SIGN THIS CONTRACT AND YOU FAIL TO MEET THE TERMS AND CONDITIONS OF THIS CONTRACT, YOU MAY LOSE YOUR LEGAL OWNERSHIP RIGHTS IN YOUR HOME. KNOW YOUR RIGHTS AND DUTIES UNDER THE LAW.

RESIDENTIAL CONSTRUCTION LIABILITY ACT (RCLA) NOTICE

This contract is subject to Chapter 27 of the Texas Property Code. The provisions of that chapter may affect your right to recover damages arising from the performance of this contract. If you have a complaint concerning a construction defect arising from the performance of this contract and that defect has not been corrected through normal warranty service, you must provide the notice required by Chapter 27 of the Texas Property Code to the contractor by certified mail, return receipt requested, not later than the 60th day before the date you file suit to recover damages in a court of law or initiate arbitration. The notice must refer to Chapter 27 of the Texas Property Code and must describe the construction defect. If requested by the contractor, you must provide the contractor an opportunity to inspect and cure the defect as provided by Section 27.004 of the Texas Property Code.

BORROWER(S):

_____

Jose Margarito Cortez

_____

Maria Jesus Cortez

YOU, THE OWNER, MAY CANCEL THIS TRANSACTION AT ANY TIME BEFORE MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION. SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.

LENDER:

COUNTY OF HIDALGO, a political subdivision of the State of Texas

_____

By: **Joel Rivera Ph.D.,**
Its: **Director of Urban County Program**

CONTRACTOR:

_____

By: **Rene Garza**
Its: **RG Enterprises, LLC,**
dba G & G Contractors

APPROVED AS TO FORM
Hidalgo County Office of the Criminal District Attorney
Toribio "Terry" Palacios,

By:_____
Victor M. Garza, Assistant District Attorney

STATE OF TEXAS §
§
COUNTY OF HIDALGO §

This instrument was acknowledged before me on this _____ day of _____, 2026 by **Joel Rivera Ph.D., Director of Urban County Program of the County of Hidalgo,** a political subdivision of the State of Texas, on behalf of said political subdivision.

_____
NOTARY PUBLIC, STATE OF TEXAS

STATE OF TEXAS §
§
COUNTY OF HIDALGO §

This instrument was acknowledged before me on this _____ by **Jose Margarito Cortez**.

_____
NOTARY PUBLIC, STATE OF TEXAS

STATE OF TEXAS §
§
COUNTY OF HIDALGO §

This instrument was acknowledged before me on this _____ by **Maria Jesus Cortez**.

_____
NOTARY PUBLIC, STATE OF TEXAS

STATE OF TEXAS §
§
COUNTY OF HIDALGO §

This instrument was acknowledged before me on this _____ by **Rene Garza RG Enterprises, LLC, dba G & G Contractors**.

_____
NOTARY PUBLIC, STATE OF TEXAS

YOU MAY CANCEL THIS TRANSACTION, WITHOUT ANY PENALTY OR OBLIGATION, WITHIN THREE BUSINESS DAYS FROM THE ABOVE DATE.

IF YOU CANCEL, ANY PROPERTY TRADED IN, ANY PAYMENTS MADE BY YOU UNDER THE CONTRACT OR SALE, AND ANY NEGOTIABLE INSTRUMENT EXECUTED BY YOU WILL BE RETURNED WITHIN TEN BUSINESS DAYS FOLLOWING RECEIPT BY THE MERCHANT OF YOUR CANCELLATION NOTICE, AND ANY SECURITY INTEREST ARISING OUT OF THE TRANSACTION WILL BE CANCELED.

IF YOU CANCEL YOU MUST MAKE AVAILABLE TO THE MERCHANT AT YOUR RESIDENCE, IN SUBSTANTIALLY AS GOOD CONDITION AS WHEN RECEIVED, ANY GOODS DELIVERED TO YOU UNDER THIS CONTRACT OR SALE; OR YOU MAY IF YOU WISH, COMPLY WITH THE INSTRUCTIONS OF THE MERCHANT REGARDING THE RETURN SHIPMENT OF THE GOODS AT THE MERCHANT'S EXPENSE AND RISK.

IF YOU DO NOT AGREE TO RETURN THE GOODS TO THE MERCHANT OR IF THE MERCHANT DOES NOT PICK THEM UP WITHIN TWENTY DAYS OF THE DATE OF YOUR NOTICE OF CANCELLATION, YOU MAY RETAIN OR DISPOSE OF THE GOODS WITHOUT ANY FURTHER OBLIGATION.

TO CANCEL THIS TRANSACTION, MAIL OR DELIVER A SIGNED AND DATED COPY OF THIS CANCELLATION NOTICE OR ANY OTHER WRITTEN NOTICE, OR SEND A TELEGRAM, TO RENE GARZA RG ENTERPRISES, LLC, DBA G & G CONTRACTORS, AT 711 E. WISCONSIN RD., EDINBURG, TEXAS 78539 NOT LATER THAN MIDNIGHT OF NOVEMBER 13, 2026.

I HEREBY CANCEL THIS TRANSACTION.

Dated: _____.

OWNER(S):

_____
Jose Margarito Cortez

_____
Maria Jesus Cortez

EXHIBIT "A"
LEGAL DESCRIPTION OF THE PROPERTY

Lot 8, Old Rebel Heights Subdivision, Block 2, Hidalgo County Texas.

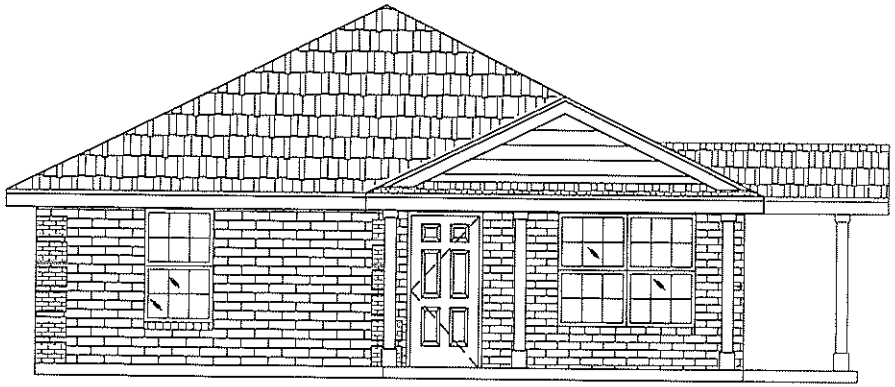
EXHIBIT "B"
PLANS AND SPECIFICATIONS,
TIMETABLE
AND
BUDGET

CORTEZ RESIDENCE

1906 FRESNO ST.
MERCEDES ,TEXAS 78570
Legal Description
OLD REBEL HEIGHTS BLK 2 LOT 8

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URBAN COUNTY PROGRAM
1916 TESORO ST PHARR TX 78577
(956) 787-8127

NOTES:

1. BUILDING TO COMPLY w/ 2018 IRC, 2018 IECC AND OTHER CITY ORDINANCES.
2. ALL CONSTRUCTION MUST BE DONE PER DESIGN AND SPECIFICATIONS.
3. VERIFY ALL DOOR AND WINDOW SIZE, TYPE AND LOCATION w/ URBAN COUNTY AND CONTRACTOR.

TOTAL AREA
1,727 SQ. FT.

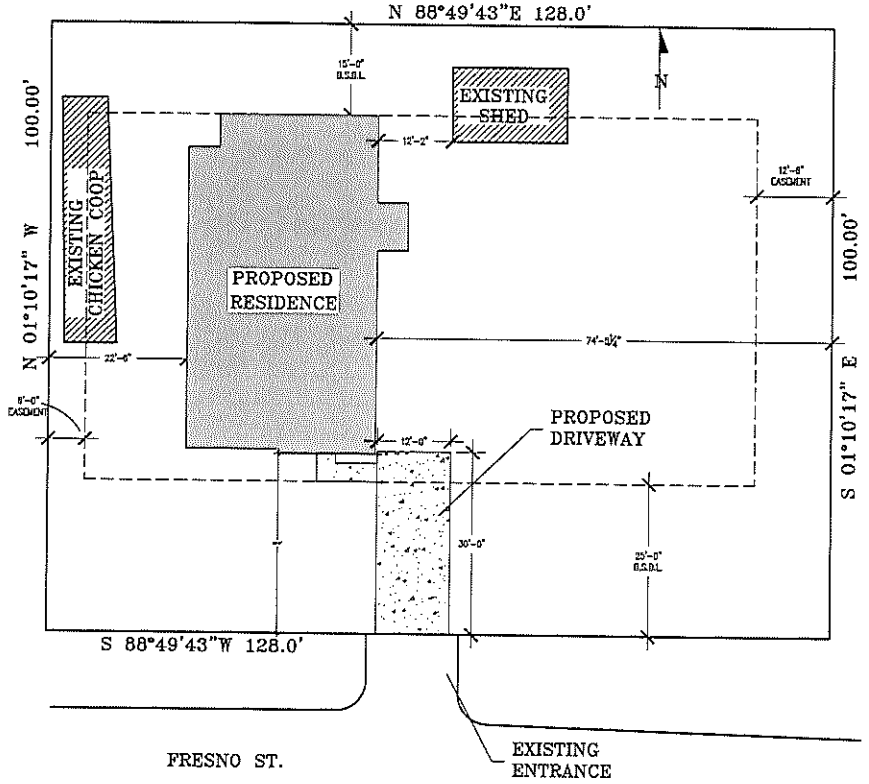
URBAN COUNTY PROGRAM
OWNER OCCUPIED REHABILITATION PROGRAM

CORTEZ RESIDENCE
1906 FRESNO ST.
MERCEDES , Texas

SH-1

NOTE:

1. Contractor to verify with city/county on setbacks and for any requirements regarding sidewalk, driveway lengths,landscaping requirements, and any other obligations as per city regulations /ordinances prior to placing bids.
2. All structures attached to the existing home including concrete slabs that may impede the construction of the home to be demolished and removed by contractor.
3. It is the responsibility of the Contractor to locate the rods and string the property.To avoid any easement problems.
4. Any house that is made for handicap accessibility WILL ALWAYS require driveway with connecting sidewalk.
5. Provide landscape dirt around house w/ a gradual slope up to 18' away from the home when necessary.
6. Contractor to provide 2 pallets of grass for the front yard & grass seed for the rest of the yard.
7. Septic tank to be replaced if needed ,or is more than 10 yrs old.
7. Contractor is responsible to coordinate/inform the owner & UCP when Storage sheds need to be moved or trees and or landscaping clearing is necessary for the construction of new home.
8. Contractor is responsible to replace or repair any sidewalks or gates damaged or removed during demolition/construction.



2 PROPOSED SITE PLAN
SCALE: 1"=20'

HOMEOWNER SHALL BE RESPONSIBLE FOR

1. REMOVE AND DISPOSE OF ALL DEBRIS ON SITE BEFORE THE BEGINNING OF CONSTRUCTION, INCLUDING BUT NOT LIMITED TO TIRES, ABANDONED VEHICLES, OLD LUMBER, FURNITURE, ETC..
2. MAKING NECESSARY DEPOSITS FOR ANY UTILITIES TO BE DISCONNECTED BEFORE DEMO AND RE-CONNECTED AFTER CONSTRUCTION.

GENERAL NOTES

-6/12 SLOPE WITH 16" OVERHANG
-SUPPLY RIDGE/SOFFIT VENTS WHERE NEEDED
-INSTALL PORCH RAILING WHERE FINISH GRADE IS LOWER THAN 1" FROM PORCH FLOOR.
-INSTALL PORCH STEPS WHERE FINISH GRADE IS LOWER THAN 6" FROM PORCH FLOOR.
-INSTALL A MIN. OF TWO PHONE JACKS & CABLE CONNECTIONS AS PER OWNERS REQUEST.

EXTERIOR COLOR CHOICES TO BE OR MATCH:

CLAYMEX
KS Irvine — BRICK COLOR
SW-6095 — TRIM

INTERIOR COLOR CHOICES TO BE OR MATCH:
SW-6192 — WALL
WHITE — TRIM

STOVE (GAS) OR ELECTRIC
Propane

I HAVE READ AND FULLY AGREE WITH THE WRITE-UP AND PLANS AS PRESENTED TO ME THIS DAY OF 10/14/2026

Joe Cortez

CELL #:956-472-1691

Maria Jose Cortez

Brick
Sewer Line
Trees

URBAN COUNTY PROGRAM
OWNER OCCUPIED REHABILITATION PROGRAM

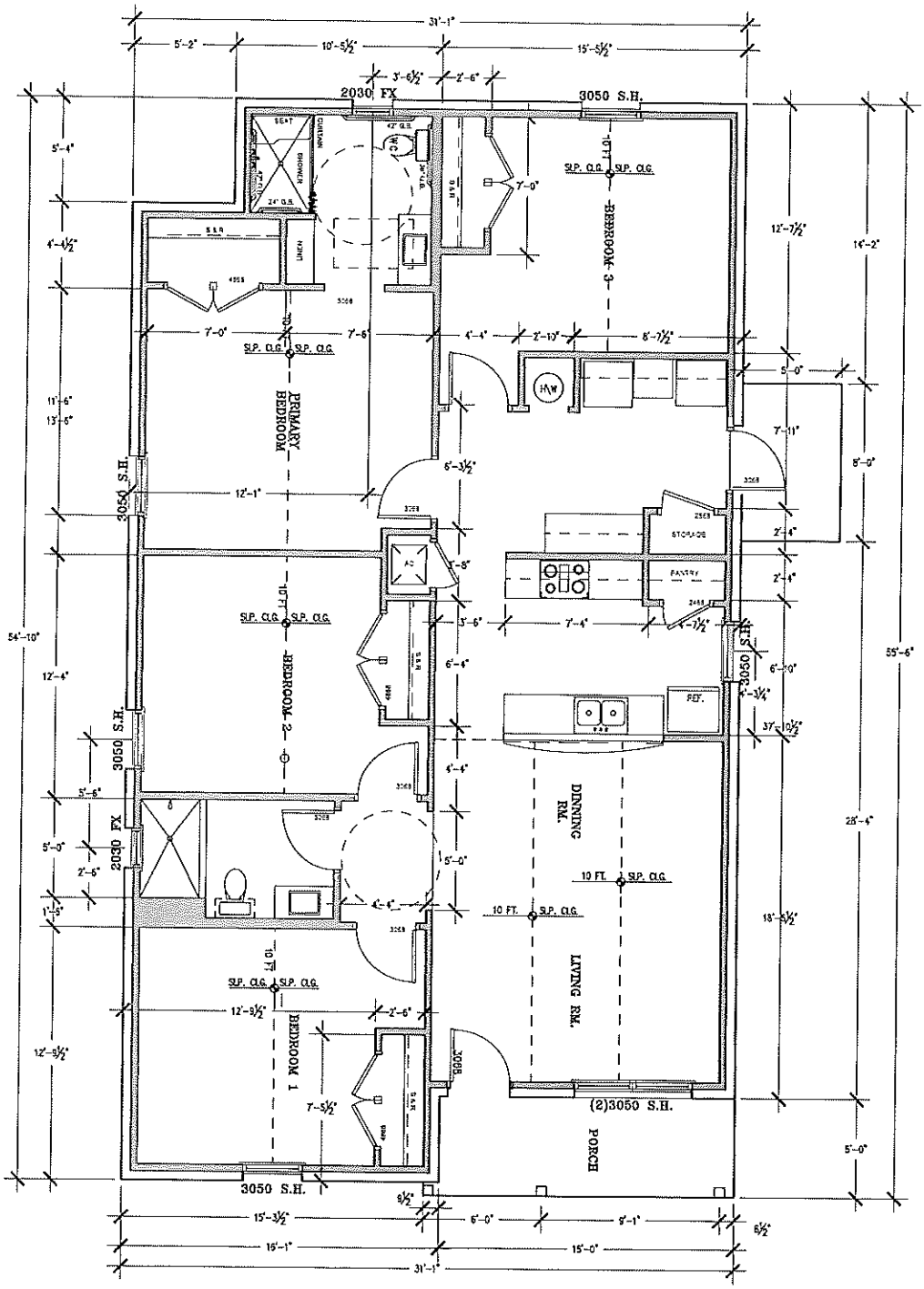
CORTEZ RESIDENCE
1906 FRESNO ST.
MERCEDES , Texas

TOTAL AREA
1,727 SQ. FT.

SH-2

1 FLOOR PLAN

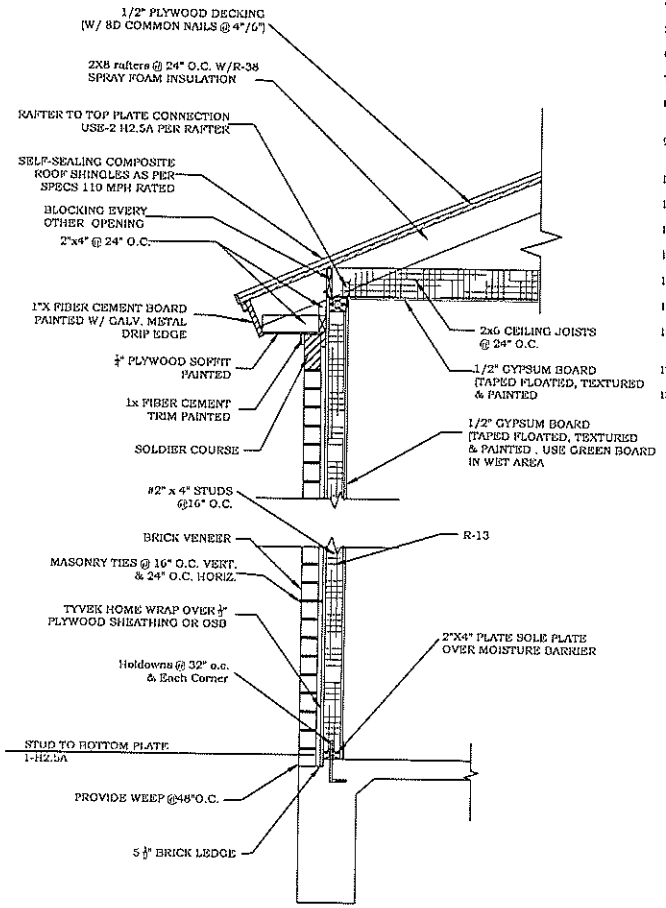
SCALE: 3/16" =1'-0"



SQUARE FOOTAGE:	
LIVING SQ'	= 1,611
PORCH AND PATIO SQ' =	116
TOTAL SQ'	= 1,727

	URBAN COUNTY PROGRAM OWNER OCCUPIED REHABILITATION PROGRAM	
SH-3	CORTEZ RESIDENCE 1906 FRESNO ST. MERCEDES , Texas	TOTAL AREA 1,727 SQ. FT.

NOTE: CONNECTORS ARE SIMPSON STRONG-TIE APPROVED EQUAL MAY-BE USED



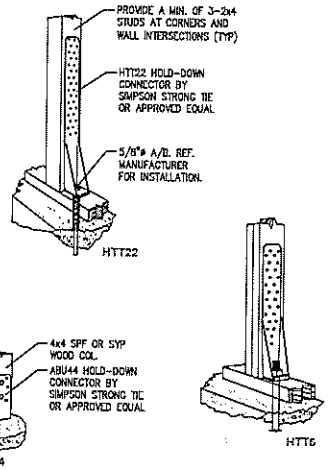
2 TYP.WALL SECTION
NTS

WALL SECTION NOTES:

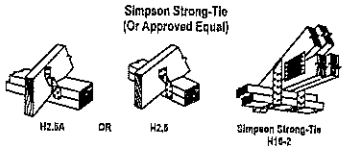
1. EXTERIOR WALLS 2x4 AT 16" o/c.
2. INTERIOR WALLS 2x4 AT 16" o/c.
3. ALL PLYWOOD OR OSB FLOOR SHEATHING SHALL BE 19/32" AND 7/16" THICK STANDARD CDX EXTERIOR GRADE WITH EXTERIOR GLUE.
4. BEAMS TO BE AS SPECIFIED BY TRUSS MANUFACTURER OR STRUCTURAL ENGINEER.
5. ALL STUDS SHALL BE SOUTHERN YELLOW PINE.
6. ALL WOOD IN CONTACT WITH CONCRETE OR EXPOSED TO WEATHER SHALL BE TREATED.
7. SLOPE ALL CONCRETE AWAY FROM EXTERIOR WALLS.
8. INSTALL R-38 BATT INSULATION AT CEILING SPACES WHERE CERAMIC OR VINYL TILE FLOOR AREAS OCCUR ABOVE.
9. FOR FLOOR TRUSSES, THE FLOOR/CEILING ASSEMBLY IS ONE HOUR RATED AS PER UL. DESIGN NO, L-528.
10. INSULATE ALL WATER PIPES ON EXTERIOR WALLS.
11. PROVIDE 10 MIL. POLY AT ALL TEES, CORNERS AND PENETRATIONS.
12. PROVIDE PROTECTION WRAP AT ALL WINDOWS AND DOORS.
13. PROVIDE SILL SEALER AT ALL BASE PLATES ON THE FOUNDATION.
14. 7'-0" HEADER AT ALL DOORS AND WINDOWS UNLESS NOTED OTHERWISE .
15. ALL BEAMS AND HEADERS TO BE #2 SOUTHERN YELLOW PINE.
16. BUILDER AND / OR OWNER IS RESPONSIBLE FOR HAVING SUPERSTRUCTURE ENGINEERED.
17. VINYL FRAME DOUBLE PANE WITH LOW-E INSULATED GLASS.
18. 8' CEILING UNLESS NOTED OTHERWISE.

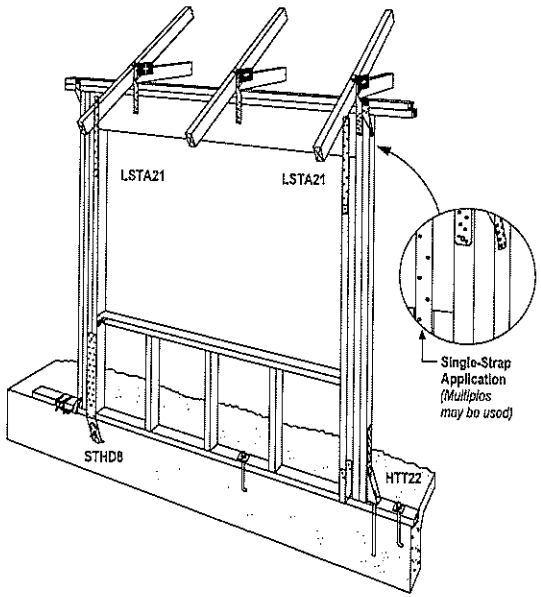
GENERAL NOTES:

1. THESE PLANS ARE DESIGNED PER 2018 IRC.
2. ANY CHANGES SHALL BE VERIFIED WITH DESIGNER AND CONTRACTOR PRIOR TO CONFORMANCE OF PROJECT.
3. WINDOWS IN BEDROOMS SHALL BE OPERABLE AND SHALL NOT BE RESTRAINED WITH BURGLER BARS UNLESS OPERABLE WITH OUT THE USE OF A KEY OR TOOL.
6. AT LEAST ONE (1) EXIT DOOR SHALL PROVIDED TO BE SIDE HINGED OF AT LEAST 3 FEET WIDE AND SHALL BE OPERABLE FROM INSIDE WITHOUT THE USE OF A KEY (EX. KEYLESS DEADBOLT)
7. RANGE HOOD DUCT SHALL BE CONSTRUCTED OF SHEET METAL WITH A SMOOTH INTERIOR SURFACE EXHAUSTED DIRECTLY TO THE OUTSIDE
8. DRYER VENT SHALL BE OF RIGID METAL.
9. CONSTRUCTION SHALL COMPLY WITH THE 2018 INTERNATIONAL ENERGY CONSERVATION CODE AND 2001 SUPPLEMENTS ADOPTED BY STATE LAW.
10. WALL BRACING SHALL COMPLY WITH SEC. R602.10, 2018 IRC. MINIMUM BRACE WALL LENGTH SHALL BE 32". GARAGE WALL RETURNS CAN BE REDUCED TO 24" WHEN STRUCTURE IS COMPLETELY SHEATHED.
11. WALL HEIGHTS ON INTERIOR BEARING WALLS SHALL BE 8'-0" MAXIMUM HEIGHT.
12. ANY CONSTRUCTION ON CONVENTIONAL FRAMING NOT COMPLYING WITH CODE SHALL BE DESIGNED BY A PROFESSIONAL ENGINEER TO MEET CRITERIA FROM 2018 IRC.



2 TIE DOWNN DETAILS
NTS



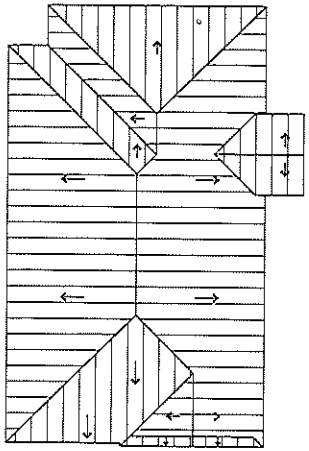


TOTAL AREA
1,727 SQ. FT.

URBAN COUNTY PROGRAM
OWNER OCCUPIED REHABILITATION PROGRAM

CORTEZ RESIDENCE
1906 FRESNO ST.
MERCEDES , Texas

SH-4

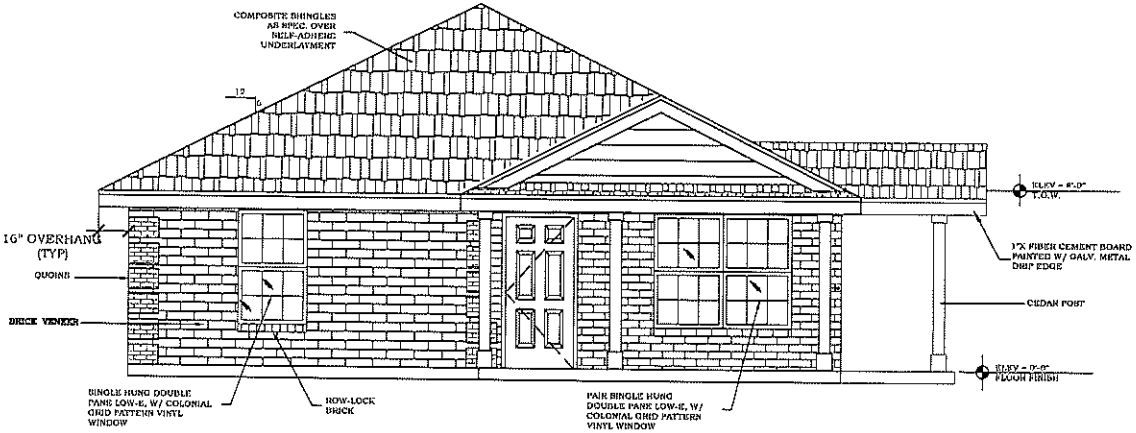


3 ROOF PLAN

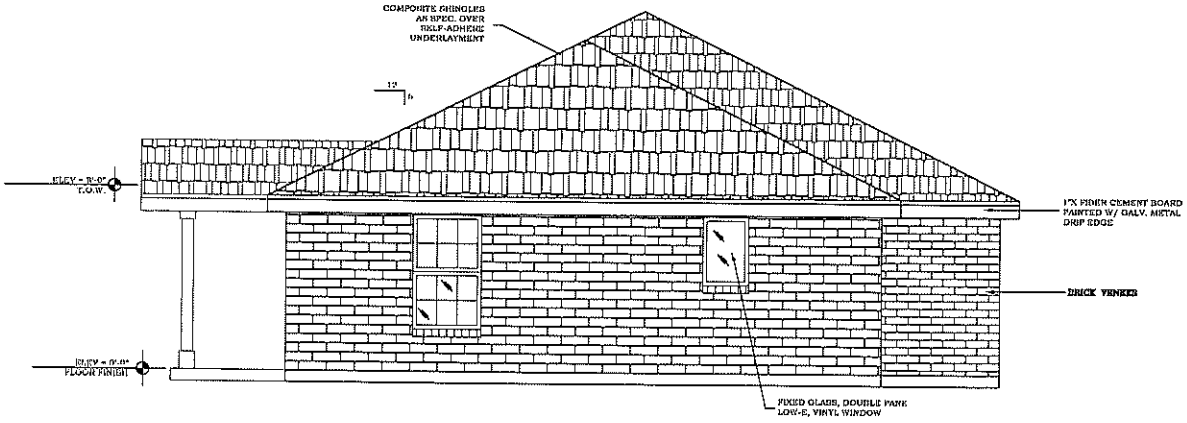
SCALE: 1/16"=1'-0"

NOTE:

1. Contractor to verify attic ventilation a min. of 1 SQ FT of attic ventilation for every 150 sq ft.. of attic floor space as per 2015 IRC R806.2
2. 2x6 Roof rafters at 24" o/c.
3. Composite shingles
4. 6:12 Roof pitch w/ 1'-4" overhang.



1 FRONT ELEVATION



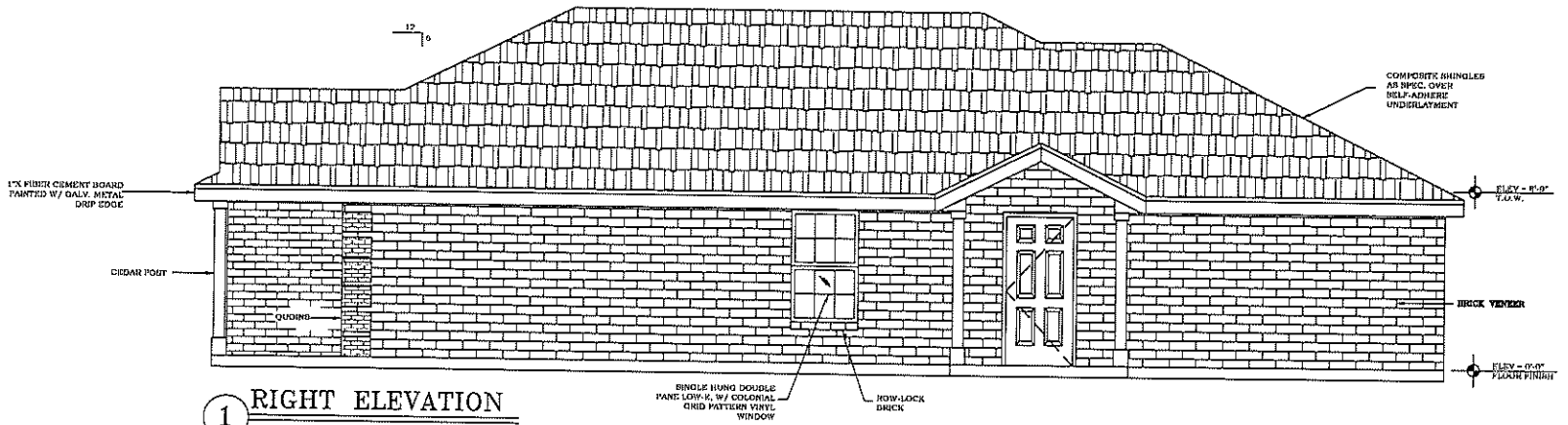
2 REAR ELEVATION

URBAN COUNTY PROGRAM
OWNER OCCUPIED REHABILITATION PROGRAM

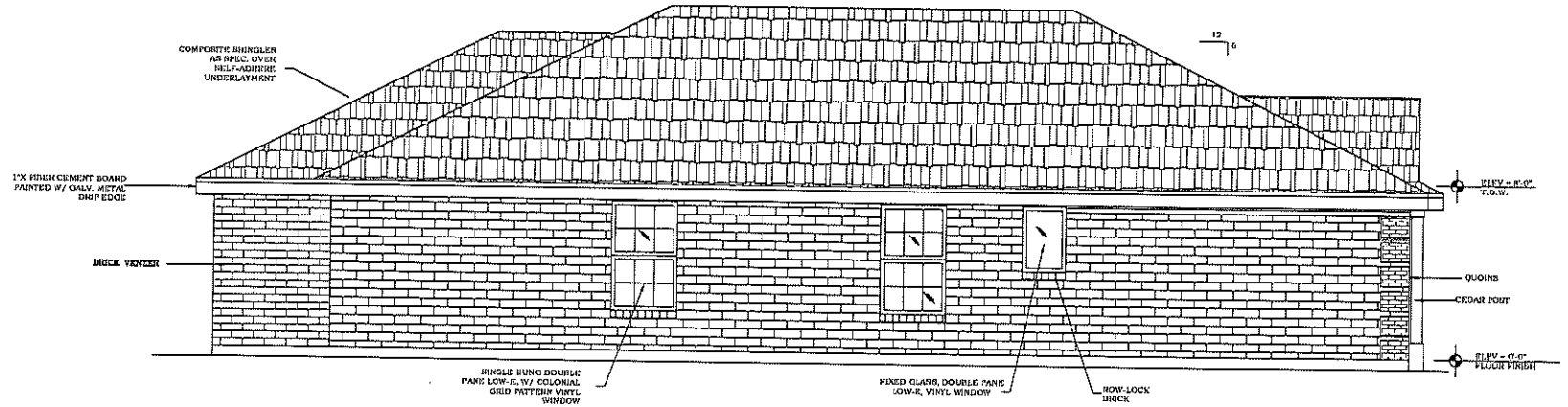
CORTEZ RESIDENCE
1906 FRESNO ST.
MERCEDES , Texas

TOTAL AREA
1,727 SQ. FT.

SH-5



1 RIGHT ELEVATION



2 LEFT ELEVATION

URBAN COUNTY PROGRAM
OWNER OCCUPIED REHABILITATION PROGRAM

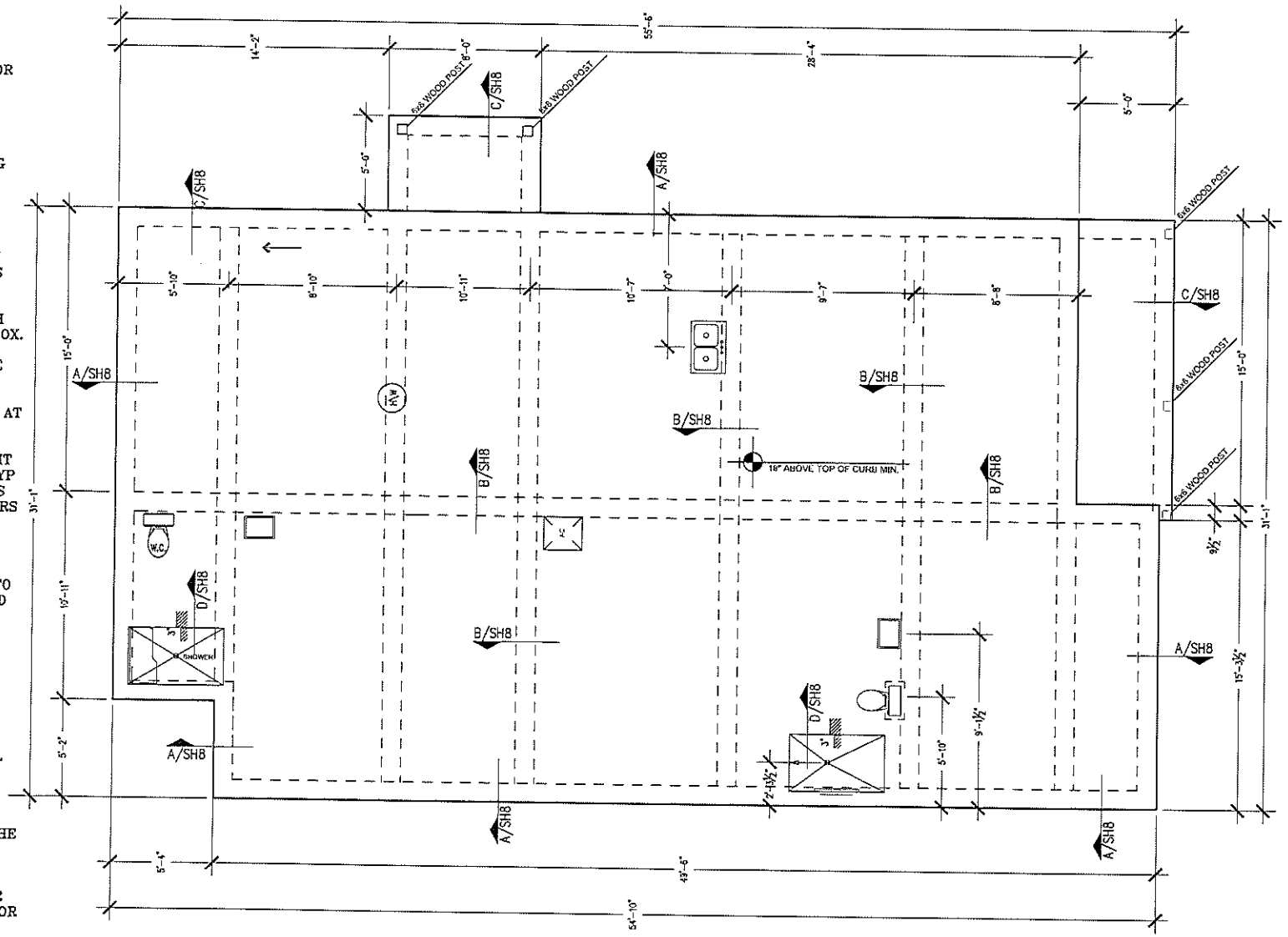
TOTAL AREA
1,727 SQ. FT.

CORTEZ RESIDENCE
1906 FRESNO ST.
MERCEDES , Texas

SH-6

UNIT PLAN NOTES:

1. FRAMING CONTRACTOR SHALL PROVIDE BLOCKING FOR ALL CABINET, CEILING FANS, BATH ACCESSORIES INCLUDING BLOCKING FOR GRAB BAR LOCATIONS AT ALL GROUND FLOOR LOCATIONS.
2. RECESS CONNECTION BOXES FOR WASHERS TO BE LOCATED NO HIGHER THAN 40 INCHES FROM FINISH FLOOR TO TOP OF BOX.
3. VENT DRYER TO THE OUTSIDE.
4. PROVIDE BASE TRIM AT ALL FLOORS.
5. PROVIDE FULL HEIGHT WATER RESISTANT GYP BOARD ON ALL WALLS ADJACENT TO SHOWERS AND TUBS.
6. PROVIDE SMOKE DETECTORS IN HALLWAYS LEADING TO SLEEPING ROOMS AND IN ALL SLEEPING ROOMS.
7. FRAMING THAT IS COVERED ON THE INTERIOR WITH PLASTER TILE, OR SIMILAR MATERIALS AND SUBJECT TO WATER SPLASH SHALL BE PROTECTED WITH APPROVED WATER PROOF PAPER CONFORMING TO SECTION 23033 OF THE 1994 STANDARD BUILDING.
8. PROVIDE PROPANE OR NATURAL GAS LINE FOR STOVE IF NEEDED AS PER OWNER REQUEST.
9. PROVIDE A MINIMUM OF TWO HOSE BIBS.



1 FOUNDATION PLAN
3/16" = 1'-0"

URBAN COUNTY PROGRAM
OWNER OCCUPIED REHABILITATION PROGRAM

TOTAL AREA
1,727 SQ. FT.

CORTEZ RESIDENCE
1906 FRESNO ST.
MERCEDES , Texas

SH-7

FOUNDATION NOTES:

1 GENERAL CONTRACTOR AND SUB CONTRACTOR ARE RESPONSIBLE FOR VERIFYING ALL DIMENSIONS WITH DRAWING BEFORE COMMENCING ANY WORK. CONTRACTOR TO VERIFY AND COORDINATE PLUMBING ROUGH IN DIMENSIONS WITH PLUMBER.

2. THE CONTRACTOR/SUB CONTRACTOR SHALL REPORT ANY DISCREPANCIES TO THE DESIGNER BEFORE THE WORK BEGINS .

3. SCARIFY AND REMOVE 24 INCHES OF EXISTING SOIL UNDER NEW SLAP TO A POINT 5 FEET BEYOND NEW CONSTRUCTION

4. APPLY TERMITE TREATMENT BY A CERTIFIED COMPANY APPROVED BY EPA W/ A WARRANTY OF ONE YEAR. A COPY OF RECEIPT TO BE SUPPLIED TO CITY OR COUNTY OFFICE.

5. COORDINATE WITH PLUMBER CONTRACTOR FOR LOCATION OF FLOOR DRAINS .

6. FOUNDATION TO HAVE A FINISH FLOOR ELEVATION OF 18" ABOVE TOP OF CURB OR HIGHEST PORTION OF GROUND WHICHEVER IS GREATER AS PER CITY OR COUNTY CODES. CONTRACTOR SHALL VERIFY MINIMUM FINISH FLOOR ELEVATIONS.

7. 4" THICK SLAB ON GRADE w/ #3 BARS AT 12" O.C.E.W. AT MID-DEPTH OF SLAB OVER 6 MIL. VISQUEEN OVER APPROVED COMPACTED FILL.

8. USE ONLY COMPACTED SELECT FILL DIRT. FINISH FLOOR TO BE 18" FROM TOP OF CURB, UNLESS OTHERWISE NOTED.

9. MINIMUM OF 6 MIL WATERPROOFING MEMBRANE UNDER BUILDING SLAB & GRADE BEAMS. LAP JOINTS BETWEEN SHEETS 30F POLYETHYLENE 24" MIN.

10. BOTTOM OF ALL BEAMS SHALL EXTEND 6" MINIMUM INTO UNDISTURBED SOIL.

11. ALL CONCRETE SHALL HAVE A 28 DAY MINIMUM COMPRESSIVE STRENGTH OF 3,000 PSI. CONCRETE SLAB TO BE WATERED MINIMUM TWO (2) TIMES DAILY FOR A MINIMUM OF TWO (2) WEEKS UNDER SUNNY CONDITIONS OR 28 DAYS.

12. ALL REINFORCING TO BE CONTINUOUS.

13. BEAM REINFORCING TO BE TIED AND SUPPORTED EVERY 4'-0" MINIMUM.

14. LAP ALL REINFORCING BARS 40 BAR DIAMETERS.

15. PROVIDE CHAIR OR OTHER SUITABLE SUPPORTS FOR SLAB REINFORCING.

16. GARAGE AND PORCH SLABS SHALL BE THE SAME AS HOUSE SLAB.

17. ALL REINFORCING TO HAVE A MINIMUM OF 1.1/2" CONCRETE COVER ON EXPOSED CONCRETE AND 3" ON CONCRETE BELOW GRADE.

18. ALL REINFORCING SHALL BE GRADE 60.

19. EXTERIOR GRADE BEAMS TO BE 12"x30" w/ 4-#5 BARS CONT. TOP AND BOTTOM w/ #3 STIRRUPS AT 24" o/c. A MINIMUM OF 6" IN DEPTH TO UNDISTURBED SOIL.

20. INTERIOR GRADE BEAMS TO BE 12"x24" w/ 4-#5 BARS CONT. TOP AND BOTTOM w/ #3 STIRRUPS AT 24" o/c. A MINIMUM OF 6" IN DEPTH TO UNDISTURBED SOIL.

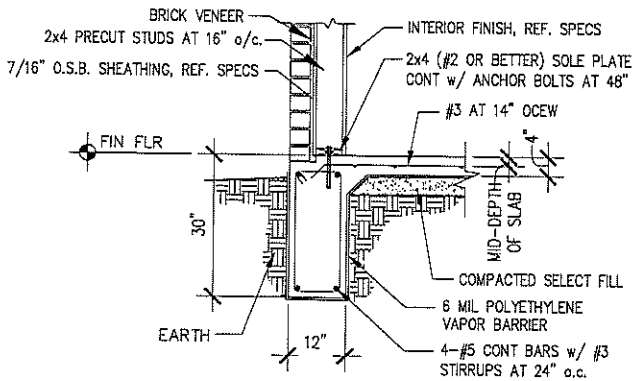
21. CORNER BARS ON TOP AND BOTTOM AT ALL CORNERS AND INTERSECTIONS SHALL BE #5 x 2'-0"x2'-0".

22. INSTALL ANCHOR BOLTS AT PERIMETER AT 48" o/c.

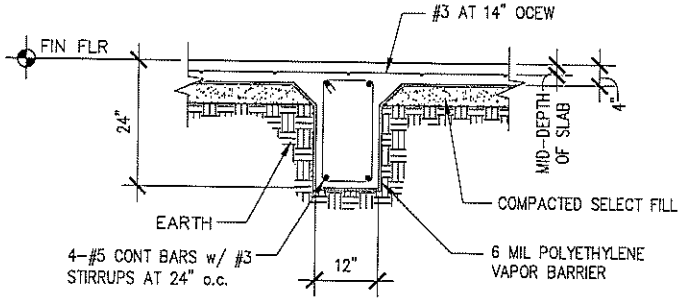
23. APPLY 6x6 WIRE MESH AT SIDEWALKS AND DRIVEWAYS.

CONCRETE NOTES

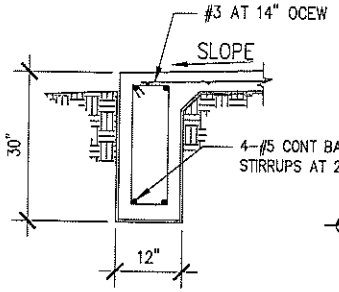
1. ALL CONCRETE WORK, DETAILING and ERECTION SHALL CONFORM TO THE FOLLOWING:
   ACI #301: SPECIFICATIONS
   ACI #318: BUILDING CODE REQUIREMENTS
   ACI #315: MANUAL OF STANDARD PRACTICE
2. MINIMUM CONCRETE COMPRESSIVE STRENGTH AT 28 DAYS:
   SIDEWALKS: 2500 PSI
   SLABS and GRADE BEAMS: 3000 PSI
3. CONCRETE MATERIALS SHALL CONFORM TO THE FOLLOWING ASTM REQUIREMENTS:
   REINFORCING: A615, Grade 60, Deformed
   WELDED WIRE MESH: A185
   AGGREGATE: C33
   READY MIXED CONCRETE: C94
   PORTLAND CEMENT: C150
   FIELD CYLINDERS: C31
   COMPRESSIVE TESTING: C39
4. STANDARD PROTECTIVE COVER FOR REINFORCING, UNLESS OTHERWISE NOTED:
   AGAINST DIRT or FILL: 1 1/2 Inches
   EXPOSED TO EARTH or WEATHER: 1 1/2 Inches
   SLABS and WALLS: 1 Inch
   OTHER: 1 1/2 Inches
5. ALL ACCESSORIES SHALL BE IN ACCORDANCE WITH ACI #315
6. HORIZONTAL CONSTRUCTION JOINTS ARE NOT ALLOWED IN SLABS OR BEAMS.
7. MAINTAIN AT LEAST 1 Inch BETWEEN REINFORCING BARS WHEREVER POSSIBLE.
8. REINFORCING BARS SCHEDULED AS CONTINUOUS SHALL BE LAPPED 30 BAR DIAMETERS OR 12 Inches MIN.
9. PUMPED CONCRETE SHALL MEET THESE ADDITIONAL REQUIREMENTS:
   MAXIMUM COARSE AGGREGATE SIZE: 3/4 Inch
   ADDITIONAL CEMENT 1/2 Sack
   MAXIMUM SLUMP: 5 Inches
   DO NOT PUMP THRU AN ALUMINUM TUBE
10. CURE CONCRETE BY FLOODING FOR MINIMUM 72 HOURS. ALTERNATE METHOD:
    APPLY SPRAYED-ON CURING COMPOUND MEMBRANE AS FINAL CONCRETE FINISHING PROGRESSES. USE COMPOUND THAT WILL NOT AFFECT BOND IN AREAS THAT REQUIRE ADHESION.



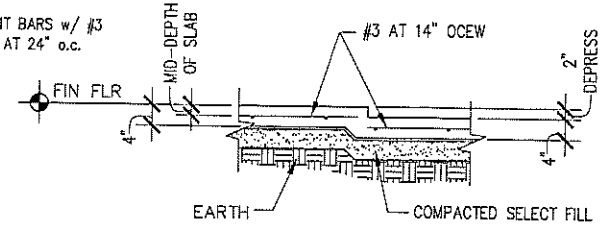
A-EXTERIOR BEAM



B-INTERIOR BEAM



C-PORCH BEAM



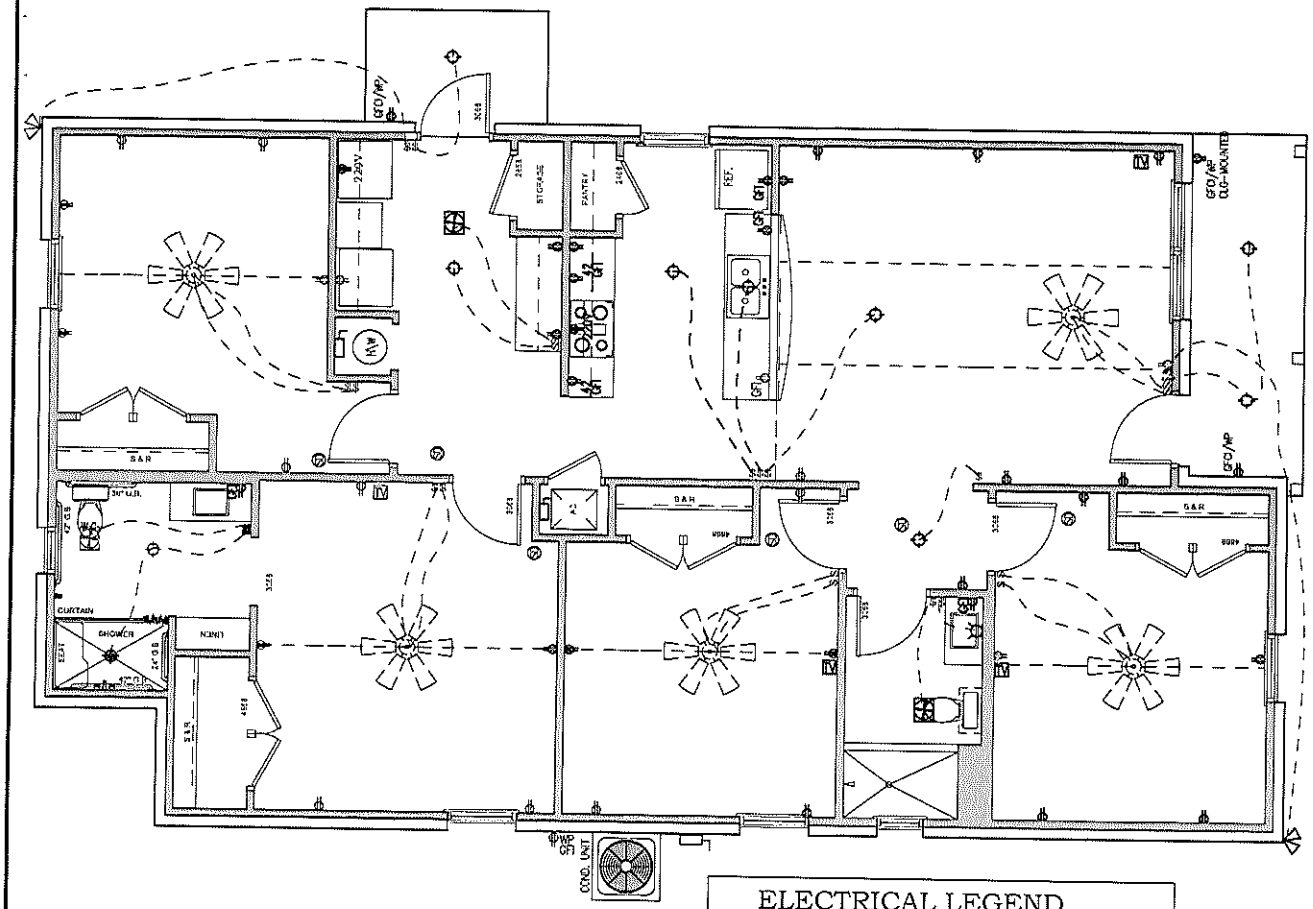
D-SHOWER DEPRESS

TOTAL AREA
1,727 SQ. FT.

URBAN COUNTY PROGRAM
OWNER OCCUPIED REHABILITATION PROGRAM

CORTEZ RESIDENCE
1906 FRESNO ST.
MERCEDES , Texas

SH-8



ELECTRICAL LEGEND

WH	WATER HEATER		LIGHT FIXTURE
	DUPLEX ELECTRICAL RECEPT.		RECESSED LIGHT FIXTURE
220V	220v DUPLEX ELECTRICAL RECEPTACLE	$	LIGHT SWITCH
GFI	GROUND FAULT CIRCUIT INTERRUPTER	T	THERMOSTAT
	BATHROOM EXHAUST FAN	SD	SMOKE DETECTOR
	220v Disconnect		SECURITY LIGHTS
	- CIRCUIT BREAKER PANEL	TV	- T.V. JACK
	EMERGENCY MAIN DISCONNECT		

1 ELECTRICAL PLAN
3/16" = 1'-0"

ELECTRICAL NOTES:

1. ELECTRICAL TO BE DONE PER 2015 IECC OR CODE ADOPTED BY MUNICIPALITY.
2. ARC FAULT CIRCUIT BREAKERS TO BE INSTALLED IN EVERY BEDROOM.
3. TELEPHONE AND CABLE JACKS INSTALLED IN EVERY BEDROOM.
4. DO NOT INSTALL TEMPORARY POWER IN PANEL BOX LEAVING EXPOSED WIRES.
5. ALL CIRCUITS IN PANEL BOX SHALL BE IDENTIFIED BEFORE FINAL INSPECTION.
6. GFCI PROTECTION SHALL BE INSTALLED IN ALL WET AREAS.
7. BATHROOM VENTILATION SHALL BE EXHAUSTED DIRECTLY TO THE OUTSIDE.
8. SMOKE DETECTORS SHALL BE INTERCONNECTED AND SHALL HAVE A BACKUP BATTERY.
9. SURFACE MOUNT/PENDANT LIGHTING IN CLOSETS SHALL BE 12" MINIMUM AWAY FROM SHELVES.
10. FIXTURES INSTALLED IN SHOWER AREAS SHALL BE SUITABLE FOR WET LOCATIONS.
11. ATTIC ACCESS SHALL BE PROVIDED WITH LIGHT AND SWITCH.
12. ELECTRICIAN TO VERIFY BREAKER PANEL LOCATION W/ UTILITY ACCESS POINT PRIOR TO INSTALLATION

TOTAL AREA
1,727 SQ. FT.

URBAN COUNTY PROGRAM
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CORTEZ RESIDENCE
1906 FRESNO ST.
MERCEDES , Texas

SH-9

SPECIFICATIONS ALL *SPECIFICATIONS* SHALL ASSUME THE USE OF *CONTRACTOR'S MINIMUM GENERAL SPECIFICATIONS MANUAL*

OWNER (S) JOSE MARGARITO CORTEZ DATE: 16-14-26 ADDRESS: 1906 FRESNO ST. MERCEDES TX PHONE: 956 - 472 - 1691 BY: ERIC GONZALES

1. FOUNDATION WORK:

BUILD A NEW CONCRETE FOUNDATION TO COMPLY WITH PLANS, SPECS, CITY AND / COUNTY REQUIREMENTS. PROJECTS TO BE 18" ABOVE CENTER LINE OF STREET OR 12" ABOVE NATURAL GROUND, WHICHEVER IS GREATER. PROVIDE CONCRETE SLAB FOR A/C UNIT & A MIN. OF 12 X 35 DRIVEWAY (depending on city).

1. PLUMBING GENERAL: (SEE SPECS)

ALL PLUMBING ROUGH SHALL BE AS FOLLOWS:

- WATER SUPPLY TO HOUSE SHALL HAVE A ¾" CUTOFF VALVE BEFORE ENTRY TO HOUSE.
- INTERIOR WATER SUPPLY LINES FOR HOUSE SHALL BE ALL NEW PEX OF APPROPRIATE DIAMETER
- NEW PEX PIPES AND FITTINGS:
  - OF 1" MINIMUM DIAMETER FOR ALL EXTERIOR WATER SUPPLY LINES BELOW GROUND.
  - OF APROPRIATE DIAMETER FOR DWV (DRAIN, WASTE, AND VENTS).
- SEWER CONNECTION SHALL HAVE (1) PLASTIC PVC SEWER CLEAN OUT.

ALL PLUMBING FINISH SHALL BE AS FOLLOWS:

- RELATED PLUMBING ITEMS:
  - (2) EXTERIOR HOSE BRASS BIB FAUCETS:
  - ½" CUTOFF VALVES WITH ESCUTCHEONS FOR ALL FIXTURES.

FIXTURES:

- PLUMBING SEALANT FOR ALL DRAINS, AND SINK PERIMETERS
- FIXTURE COLOR BY CONTRACTOR
- KITCHEN SINK W/ RELATED PLUMBING & FAUCETS
- PEDESTAL SINK W/ RELATED PLUMBING & FAUCETS
- TOILET OF MATCHING COLOR
- SHOWER WITH RELATED PLUMBING AND HANDICAP ACCESSIBLE.
- SHOWER FAUCETS & REMOVABLE SHOWER HEAD
- MEDICINE CABINETS/TOWEL RACKS/ T.P. DISPENCER/
- ELECTRIC WATER HEATER INSTALLED AS-PER SPECS.

OTHER RELATED ITEMS

- RANGE CONNECTIONS AS PER OWNERS REQUST.(SEE SH-2)
- 4" DRYER EXHAUST VENT.
- IN WALL WASHING MACHINE BOX, WITH BRASS FAUCETS & RELATED PLUMBING.

HOOK UP ALL DRAINAGE LINES TO CITY SEWER SYSTEM IF AVAILABLE. SEE CITY FOR INFORMATION.TEST SEPTIC SYSTEM IF EXISTING FOR INTEGRITY AND REPLACE IF NECESSARY AND MORE THAN 10 YEARS OF AGE

1. INTERIOR/EXTERIOR WALLS & CEILINGS:

ALL INTERIOR AND EXTERIOR WALL FRAMING:

- 2"x4" (#2 OR BETTER) FOR USE IN: SOLE PLATES (TREATED LUMBER)
  - DOUBLE TOP PLATES
  - 92 5/8" PRE-CUT STUDS @ 16" O.C.
  - WINDOW SILLS
  - CEILING JOIST CHAIN BLOCKING @ 48" O.C.
- 2"x6" (#2 OR BETTER) FOR USE IN:
  - WINDOW & DOOR HEADERS WITH 1"/2" SPACER.
  - CEILING JOIST @ 24" O.C., FOR CLEARANCES LARGER THAN 12' CEILING JOIST SHALL BE @ 16" O.C.
  - INSTALL BOOT TIES IN EVERY CORNER OF THE HOUSE ALONG WITH METAL ANCHORS TOP AND BOTTOM PLATES OF HOME AS PER ENGINEERED WINDSTORM PLAN.(PROVIDED BY CONTRACTOR AS NEEDED)

ALL EXTERIOR CEILING COVERINGS:

- 3/8" CD EXTERIOR PLYWOOD FOR PORCH CEILINGS.

ALL INTERIOR WALL & CEILING COVERINGS.

- ½" GYPSUM BOARD FINISHED AS PER SPECS.
- ½ "DAMP RESISTANT GYPSUM BOARD FOR BATH AREAS.

ALL INTERIOR CEILINGS SHALL HAVE ORANGE PEEL TEXTURE.

ALL INTERIOR WALL SURFACES SHALL HAVE ORANGE PEEL TEXTURE.

ALL EXTERIOR TRIMMINGS SHOULD CONSIST OF CEMENT BOARD PAINTED

- *ATTIC ACCESS TO HAVE A PULL DOWN LADDER*
- *ATTIC TO HAVE A LIGHT AND SWITCH*

4. ROOF: (SLOPE= 6/12)

ROOF SHALL HAVE:

- A HIP/GABLE STYLE ROOF WITH 16" OVERHANGS.
- A HIP/GABLE STYLE FRONT PORCH AS PER PLANS.
- PORCH COLUMNS MUST BE FASTENED TO CONCRETE.
- AN ADEQUATE COMBINATION OF RIDGE & SOFFIT VENTS WITH AIR CHUTES.
- ADEQUATE RAIN GUTTERS WITH DOWN SPOUTS FOR THE ROOF AREA THAT MAY AFFECT OWNERS.
- SHINGLES TO BE OF LIGHT COLOR (BY CONTRACTOR)

5. PORCH & CANOPY FLOORS:

THE HOUSE SHALL HAVE PORCH FLOORS AS FOLLOWS:

- A FRONT PORCH FLOOR WITH RAMP
- BACK OR SIDE PORCH .

HANDRAILS AND SECOND RAMP IF DEEMED NECESSARY BY UCP.

6. INSULATION:

INSULATE:

- ALL LIVING AREA CEILINGS SHALL BE INSULATED WITH BLOWN-IN INSULATION TO PROVIDE A MINIMUM R-VALUE OF R-38. INSTALL INSULATION IN ACCORDANCE WITH THE MANUFACTURER'S SPECIFIED INSTALLED THICKNESS AND DENSITY. VERIFY COMPLIANCE WITH ALL APPLICABLE LOCAL BUILDING AND ENERGY CODE REQUIREMENTS
- HAVE RULER INSTALLED FOR EVER 300 SQUARE FEET BEFORE FRAMING AND ROUGH-IN INSPECTION IS SCHEDULED.
- INFILTRATION FOAM SHALL BE USED AROUND ALL WINDOWS, WIRES, PLUMBING, ELECTRICAL, 2X4 BOTTOM PLATES, AND ALL PENETRATED AREAS.
- ALL PERIMETER WALLS WITH R-13 F.G. BATT.
- ALL WATER SUPPLY PIPING EXPOSED TO WEATHER SHALL BE PROPERLY INSULATED AND PROTECTED FROM FREEZING IN ACCORDANCE WITH APPLICABLE CODE REQUIREMENTS.

7. INTERIOR FINISH:

ALL TRIM SHALL BE INSTALLED AS PER SPECS AND PAINTED WHITE.

ALL PAINT SHALL BE APPLIED AS PER SPECS (2-COATS) WITH PAINT COMPARABLE IN QUALITY TO SHERWIN WILLIAMS. ALLOW A VARIETY OF DIFFERENT COLORS FOR CUENT TO CHOOSE FROM. (SEE SH-2).

8. EXTERIOR FINISH:

PAINT TRIM OF THE HOUSE AS PER SPECS WITH PAINT COMPARABLE IN QUALITY TO SHERWIN WILLIAMS. PRIMER TO BE OIL BASED & PAINT MUST BE EQUIVALENT TO A-100. ALLOW A VARIETY OF DIFFERENT COLORS FOR CLIENT TO CHOOSE FROM. (SEE SH-2).

9. SIDING:

BRICK VENEER WITH ALL FIBER CEMENT TRIM. INSTALL 7/16" O.S.B. AS PER MANUFACTURER'S SPECIFICATIONS. REFERENCE DETAIL.

BRICK COLOR (SEE SH-2)

10. WINDOWS:

SHALL BE NEW LOW "E" DOUBLE PANE INSULATED VINYL WINDOWS, SIZE AS PER PLAN. KEEP LABELS ON WINDOWS UNTIL FINAL INSPECTION HAS BEEN CLEARED.

11. CABINETS GENERAL:

BUILD AND/OR INSTALL NEW KITCHEN CABINETS TO INCLUDE:

- A RANGE CABINET.
- A KITCHEN/ BATHROOM FORMICA COUNTER TOP OF MATCHING COLOR. COLOR TO BE CONTRACTORS CHOICE

BUILD AND / OR INSTALL A NEW VANITY CABINET (IF APPLICABLE) FOR BATHROOM WITH FORMICA TO MATCH LAVATORY, SINK, AND WALLS. ALL CABINETRY PIECES SHOULD BE NEW AND COMPLETE AND BUILT TO PROFESSIONAL STANDARDS.

ALL CABINETS TO BE PAINTER WHITE

12. FINISH FLOORING:

APPLY LVT/LVP FLOORING (TILE LONG PLANK WOOD STYLE) TO ALL LIVING AREA HOUSE FLOORS. COLOR TO BE CONTRACTOR CHOICE.

13. ELECTRICAL GENERAL

ALL ELECTRICAL INSTALLATIONS & WORK AS PER ELECTRICAL CODE WITH THE FOLLOWING CONDITIONS:

- PROVIDE RANGE OUTLET AS PER OWNER'S REQUEST. (SEE SH-2)
- PROVIDE APPROPRIATE WASHER & DRYER CONNECTION.
- 52" CEILING FANS IN EVERY BEDROOM AND IN THE LIVING ROOM .(CEILING HUGGER STYLE) COMPARABLE IN QUALITY TO THE "HUNTER" BRAND.
- INSTALL GFCI OUTLETS IN BATHROOMS, KITCHEN, AND EXTERIOR WALLS.
- EACH ELECTRICAL PANEL OR BREAKERBOX, LIGHT SWITCH, & THERMOSTAT NO HIGHER THAN 48" ABOVE FLOOR
- EACH ELECTRICAL PLUG TO BE 15" ABOVE THE FLOOR
- ANY OUTLETS WITHIN 6' FROM KITCHEN OR BATHROOM SINKS MUST BE GFCI

17. HEATING & A/C:

PROVIDE & INSTALL A NEW MIN. 16 SEER2 CENTRAL AIR CONDITIONING & DIGITAL THERMOSTAT.INSTALLATION SHALL BE PERFORMED IN ACCORDANCE WITH MANUFACTURER'S REQUIREMENTS AND APPLICABLE CODES.

18. SMOKE DETECTORS:

INSTALL A UL-LISTED COMBINATION SMOKE & CARBON MONOXIDE ALARMS ACCORDANCE WITH THE APPLICABLE RESIDENTIAL CODE. INSIDE EACH SLEEPING ROOM, OUTSIDE SLEEPING ROOMS, ALL WIRED IN SERIES WITH A BATTERY BACK UP.

19. GENERAL NOTES.

CONTRACTOR IS RESPONSIBLE FOR:

- YOU'RE BID TO INCLUDE ANY COST RELATED TO REQUIREMENTS FROM CITY. CHANGE ORDERS FOR THIS PARTICULAR PURPOSE WILL NOT BE ACCEPTED OR PROCESSED TO CORRECT THE ABOVE MENTIONED.
- YOUR BID TO INCLUDE ANY COST RELATED TO RES-CHECK & ENERGY COMPLIANCE REQUIREMENTS.
- THE DEMOLISH AND DISPOSAL EXISTING STRUCTURES.
- THE COMPLIANCE OF ALL THE REQUIRED BUILDING ELEVATIONS.
- PROVIDE LANDSCAPE DIRT AROUND THE HOUSE UP TO 18' TO OBTAIN A GRADUAL SLOPE AWAY FROM THE HOUSE WHERE NEEDED ALONG WITH 2 PALLETS OF BERMUDA GRASS INSTALLED IN THE FRONT YARD .OR WHERE NEEDED TO PREVENT EROSION.
- PROVIDING THE APPROPRIATE ELECTRICAL AND /OR GAS CONNECTIONS FOR RANGE AS PER APPICANT'S REQUEST AND ACCORDING TO APPLICABLE PLUMBING/ELECTRICAL CODE.
- CABLE CONNECTIONS IN EVERY BDRM & LIVING SPACE.
- PROVIDE TERMITE PRE-TREATMENT TO ENTIRE HOUSE.
- OBTAINING, DISPLAYING, AND SUBMITTING ALL PROPER PERMITS & INSPECTIONS.
- ALL CONTRACTORS WILL BE RESPONSIBLE FOR ANY ADDITIONAL PLANS, SPECIFICATIONS AND/OR DETAILS THAT ARE REQUIRED BY CITIES OR COUNTY AT THE TIME OF ATTAINING PERMITS.
- PROVIDE A MINIMUM 12'-0" × 35'-0" CONCRETE DRIVEWAY WITH REQUIRED REINFORCEMENT AND A CONNECTING CONCRETE SIDEWALK/RAMP FOR ALL APPLICANTS.
- ALL THE GENERAL INFORMATION CONTAINED WITHIN SECTION 23, GENERAL NOTES OF THE CONTRACTOR'S GENERAL SPECIFICATIONS MANUAL.
- PROVIDE AND INSTALL PROJECTS SIGNS AT EACH CONSTRUCTION SITE
- CONTRACTOR IS RESPONSIBLE FOR SUPPLYING PORT A POTTY TRHOUGHOUT CONSTRUCTION PROCESS *(demo to final inspection)*
- SHOWER ENTRANCES TO BE 36" WIDE
- ALL UCP HOMES MUST COMPLY WITH TEXAS GOVERNMENT CODE §2306.514

THE HOMEOWNER SHALL BE RESPONSIBLE FOR

- REMOVE AND DISPOSE OF ALL DEBRIS ON SITE BEFORE THE BEGINNING OF CONSTRUCTION, INCLUDING BUT NOT LIMITED TO TIRES, ABANDONED VEHICLES, OLD LUMBER, FURNITURE, ETC.,
- MAKING NECESSARY DEPOSITS FOR ANY UTILITIES TO BE DISCONNECTED BEFORE DEMO AND RE-CONNECTED TO THE NEW DWELLING.

I HAVE READ AND FULLY AGREE WITH THE WRITE-UP AND PLANS AS PRESENTED TO ME.

NAME OF APPLICANT Jose Cortez

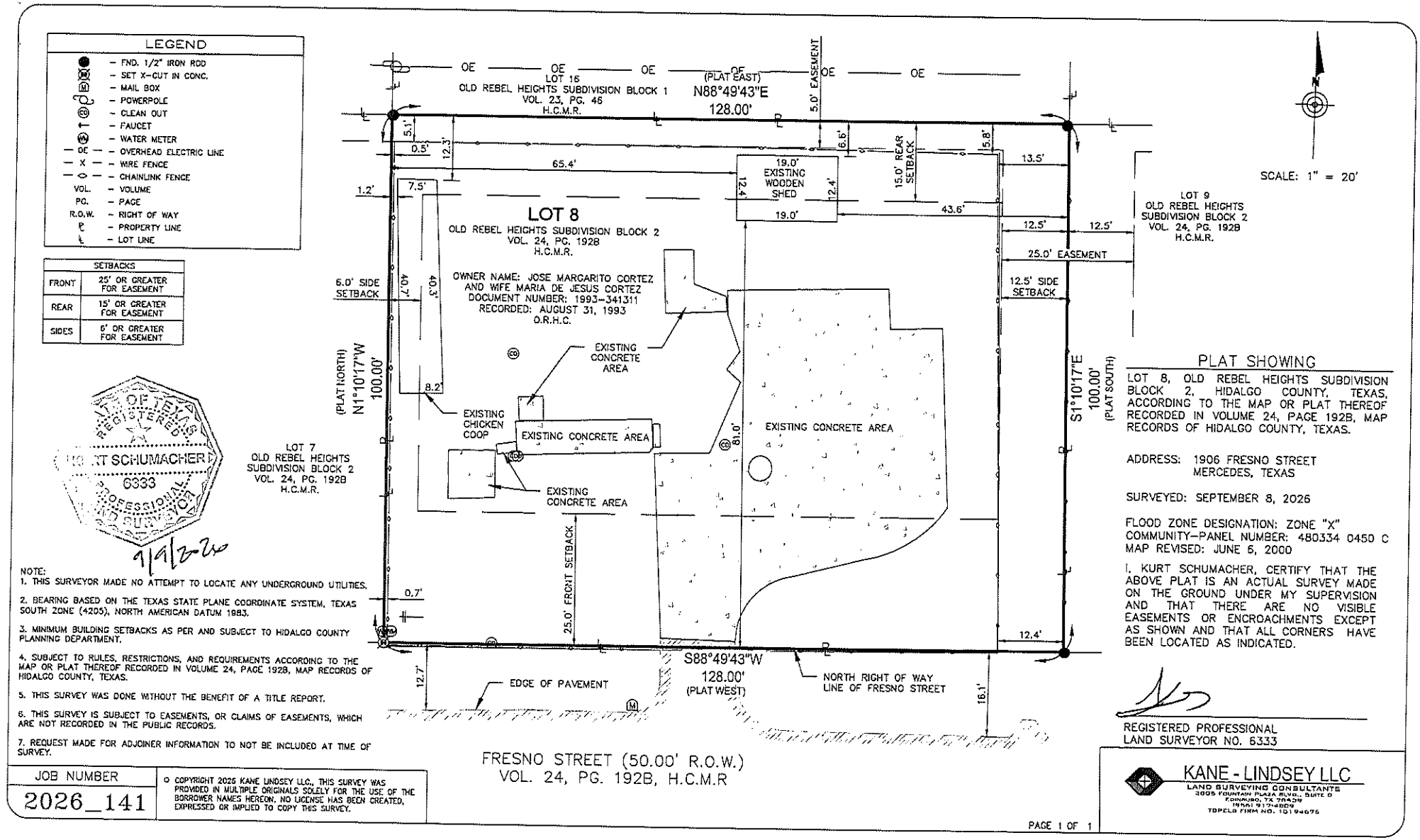
NAME OF CO-APPLICANT Margarito Cortez

TOTAL AREA
1,727 SQ. FT.

URBAN COUNTY PROGRAM
OWNER OCCUPIED REHABILITATION PROGRAM

CORTEZ RESIDENCE
1906 FRESNO ST.
MERCEDES , Texas

SH-10



STATE OF TEXAS
REGISTERED
KURT SCHUMACHER
6333
PROFESSIONAL
LAND SURVEYOR

9/9/2026

NOTE:
1. THIS SURVEYOR MADE NO ATTEMPT TO LOCATE ANY UNDERGROUND UTILITIES.
2. BEARING BASED ON THE TEXAS STATE PLANE COORDINATE SYSTEM, TEXAS SOUTH ZONE (4205), NORTH AMERICAN DATUM 1983.
3. MINIMUM BUILDING SETBACKS AS PER AND SUBJECT TO HIDALGO COUNTY PLANNING DEPARTMENT.
4. SUBJECT TO RULES, RESTRICTIONS, AND REQUIREMENTS ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 24, PAGE 1928, MAP RECORDS OF HIDALGO COUNTY, TEXAS.
5. THIS SURVEY WAS DONE WITHOUT THE BENEFIT OF A TITLE REPORT.
6. THIS SURVEY IS SUBJECT TO EASEMENTS, OR CLAIMS OF EASEMENTS, WHICH ARE NOT RECORDED IN THE PUBLIC RECORDS.
7. REQUEST MADE FOR ADJOINER INFORMATION TO NOT BE INCLUDED AT TIME OF SURVEY.

PLAT SHOWING

LOT 8, OLD REBEL HEIGHTS SUBDIVISION BLOCK 2, HIDALGO COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 24, PAGE 192B, MAP RECORDS OF HIDALGO COUNTY, TEXAS.

ADDRESS: 1906 FRESNO STREET
MERCEDES, TEXAS

SURVEYED: SEPTEMBER 8, 2026

FLOOD ZONE DESIGNATION: ZONE "X"
COMMUNITY-PANEL NUMBER: 480334 0450 C
MAP REVISED: JUNE 6, 2000

I, KURT SCHUMACHER, CERTIFY THAT THE ABOVE PLAT IS AN ACTUAL SURVEY MADE ON THE GROUND UNDER MY SUPERVISION AND THAT THERE ARE NO VISIBLE EASEMENTS OR ENCROACHMENTS EXCEPT AS SHOWN AND THAT ALL CORNERS HAVE BEEN LOCATED AS INDICATED.

REGISTERED PROFESSIONAL
LAND SURVEYOR NO. 6333

KANE - LINDSEY LLC
LAND SURVEYING CONSULTANTS
3005 FOUNTAIN PLAZA BLVD., SUITE D
EDINBURG, TX 78539
(956) 917-4809
TOPELO FIRM NO. 10194675

JOB NUMBER
2026_141

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TIME TABLE

ACTIVITY	DATE(S)
Contract Signing	November 10, 2026
Demolition	November 19, 2026
Construction Start	November 20, 2026
Anticipated Draws	After 50% construction completion After 100% construction completion 30 days after construction completion
End Construction	February 24, 2026

BUDGET

	Total Cost
Pre-Development	$ 0.00
Acquisition	$ 0.00
Demolition/Construction	$159, 900.00
Other Costs:	$ 0.00
TOTAL PROJECT COSTS	$159, 900.00

EXHIBIT "C"
SPECIAL CONDITIONS

None.