

**RFA EXHIBIT 1**

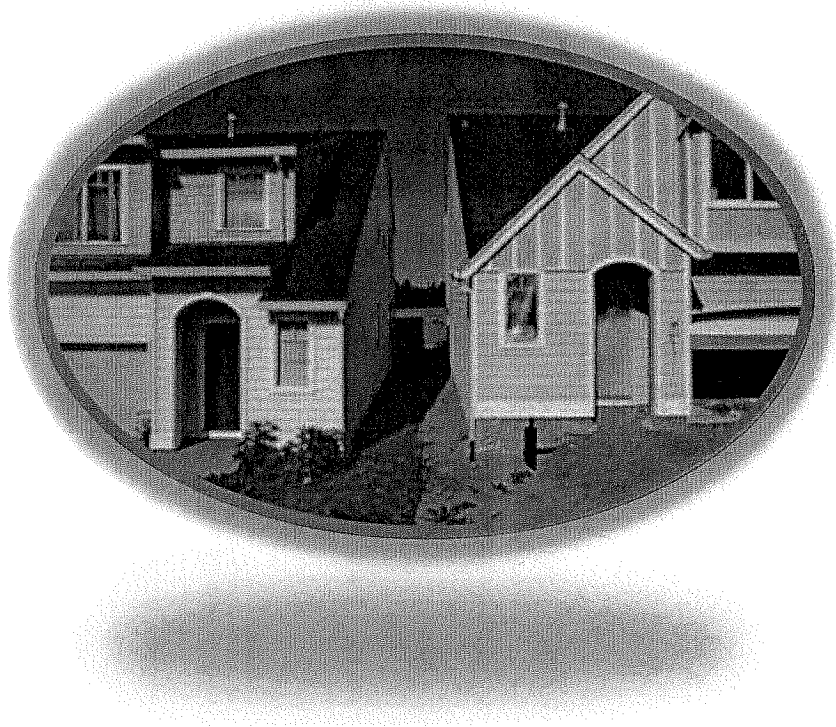
**CHDO New Certification Application  
CHDO Recertification Application  
CHDO Affidavit**

**Located at:**

**<http://www.sanantonio.gov/gma/programs/chdo.aspx>**

**CITY OF SAN ANTONIO**

**DEPARTMENT OF PLANNING AND COMMUNITY DEVELOPMENT**



**COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO)  
CERTIFICATION AFFIDAVIT**

Effective October 9, 2013

## CHDO AFFIDAVIT

Name of Applicant	Natalie Griffith
Organization	Habitat for Humanity of San Antonio, Inc
Address, City, State, Zip	311 Probandt, San Antonio, TX 78204
Date of Last Certification	December 11, 2013

**I hereby certify that:**

1. The above mentioned organization has received a certification from the City of San Antonio within the past 90 days.
2. The above mentioned organization maintains it is organized under State or local law.
3. The above mentioned organization maintains it has no part of its net earnings inuring to the benefit of any member, founder, contributor, or individual;
4. The above mentioned organization maintains is neither controlled by, nor under the direction of, individuals or entities seeking to derive profit or gain from the organization. A CHDO may be sponsored or created by a for-profit entity, but:
  - (i) The for-profit entity may not be an entity whose primary purpose is the development or management of housing, such as a builder, developer, or real estate management firm.
  - (ii) The for-profit entity may not have the right to appoint more than one-third of the membership of the organization's governing body. Board members appointed by the for-profit entity may not appoint the remaining two-thirds of the board members;
  - (iii) The CHDO must be free to contract for goods and services from vendors of its own choosing; and
  - (iv) The officers and employees of the for-profit entity may not be officers or employees of the CHDO.
5. The above mentioned organization maintains it has a tax exemption ruling from the Internal Revenue Service under section 501(c)(3) or (4), is classified as a subordinate of a central organization non-profit under section 905 of the Internal Revenue Code of 1986, or if the private nonprofit organization is an wholly owned entity that is disregarded as an entity separate from its owner for tax purposes, the owner organization has a tax exemption ruling from the Internal Revenue Service under section 501(c)(3) or (4)
6. The above mentioned organization maintains it is not a governmental entity and is not controlled by a governmental entity.
7. The above mentioned organization maintains it has standards of financial accountability that conform to 24 CFR 84.21, "Standards for Financial Management Systems;"

8. The above mentioned organization maintains it has among its purposes the provision of decent housing that is affordable to low-income and moderate-income persons, as evidenced in its charter, articles of incorporation, resolutions or by-laws;
9. The above mentioned organization maintains its accountability to low-income community residents by:
  - (i) Maintaining at least one-third of its governing board's membership for residents of low-income neighborhoods, other low-income community residents, or elected representative of low-income neighborhood organizations.
  - (ii) Providing a formal process for low-income program beneficiaries to advise the organization in its decisions regarding the design, siting, development, and management of affordable housing;
10. The above mentioned organization maintains it has a demonstrated capacity for carrying out housing projects assisted with HOME funds. A designated organization undertaking development activities as a developer or sponsor must satisfy this requirement by having paid employees with housing development experience who will work on projects assisted with HOME funds.
11. The above mentioned organization maintains it has a history of serving the community within which housing to be assisted with HOME funds is to be located. In general, an organization must be able to show one year of serving the community before HOME funds are reserved for the organization.
12. All statements I have provided in this affidavit herein are true; that I am authorized to sign this affidavit and to make these statements, on behalf of the above mentioned organization; and that the organization understands that misrepresentation of any facts which lead to the improper allocation and expenditure of public funds may result in legal action against the organization for retrieval of any such funds and appropriate penalties.

Natalie Griffith  
Print Name

1/17/14  
Date

President + CEO  
Title

Natalie Griffith  
Signature



## RFA EXHIBIT 2 INSURANCE REQUIREMENTS

If selected to provide the services described in this RFA, Respondent shall be required to comply with the insurance requirements set forth below:

Prior to the commencement of any work under this Agreement, Respondent shall furnish copies of all required endorsements and an original completed Certificate(s) of Insurance to the City's Department of Planning & Community Development, which shall be clearly labeled "Historic Acquisition Rehab Program" in the Description of Operations block of the Certificate. The Certificate(s) shall be completed by an agent and signed by a person authorized by that insurer to bind coverage on its behalf. City will not accept a Memorandum of Insurance or Binder as proof of insurance. The certificate(s) must have the agent's signature and phone number, and be mailed, with copies of all applicable endorsements, directly from the insurer's authorized representative to City. City shall have no duty to pay or perform under this Agreement until such certificate and endorsements have been received and approved by City's Fire Department. No officer or employee, other than City's Risk Manager, shall have authority to waive this requirement.

City reserves the right to review the insurance requirements of this Article during the effective period of this Agreement and any extension or renewal hereof and to modify insurance coverages and their limits when deemed necessary and prudent by City's Risk Manager based upon changes in statutory law, court decisions, or circumstances surrounding this Agreement. In no instance will City allow modification whereupon City may incur increased risk.

A Respondent's financial integrity is of interest to City; therefore, subject to Respondent's right to maintain reasonable deductibles in such amounts as are approved by City, Respondent shall obtain and maintain in full force and effect for the duration of this Agreement, and any extension hereof, at Respondent's sole expense, insurance coverage written on an occurrence basis, by companies authorized to do business in the State of Texas and with an A.M Best's rating of no less than A- (VII), in the following types and for an amount not less than the amount listed below:

TYPE	AMOUNTS
1. Workers' Compensation 2. Employers' Liability	Statutory Limits \$500,000/\$500,000/\$500,000
3. Commercial General Liability Insurance to include coverage for the following: a. Premises operations b. Independent Contractors c. Products/completed operations d. Personal Injury e. Contractual Liability f. Damage to property rented by you	For <u>Bodily Injury</u> and <u>Property Damage</u> of \$1,000,000 per occurrence; \$2,000,000 General Aggregate, or its equivalent in Umbrella or Excess Liability Coverage  f. \$100,000
4. Business Automobile Liability a. Owned/leased vehicles b. Non-owned vehicles c. Hired Vehicles	<u>Combined Single Limit</u> for <u>Bodily Injury</u> and <u>Property Damage</u> of \$1,000,000 per occurrence

Respondent agrees to require, by written contract, that all subcontractors providing goods or services hereunder obtain the same insurance coverages required of Respondent herein, and provide a certificate of insurance and endorsement that name Respondent and City as additional insureds. Respondent shall provide City with said certificate and endorsement prior to the commencement of any work by the subcontractor. This provision may be modified by City's Risk Manager, without subsequent City Council approval, when deemed necessary and prudent, based upon changes in statutory law, court decisions, or circumstances surrounding this agreement. Such modification may be enacted by letter signed by City's Risk Manager, which shall become a part of the contract for all purposes.

As they apply to the limits required by City, City shall be entitled, upon request and without expense, to receive copies of the policies, declaration page and all endorsements thereto and may require the deletion, revision, or modification of particular policy terms, conditions, limitations or exclusions (except where policy provisions are established by law or regulation binding upon either of the parties hereto or the underwriter of any such policies). Respondent shall be required to comply with any such requests and shall submit a copy of the replacement certificate of insurance to City at the address provided below within 10 days of the requested change. Respondent shall pay any costs incurred resulting from said changes.

City of San Antonio  
Attn: Department of Planning & Community Development  
P.O. Box 839966  
San Antonio, Texas 78283-3966

Respondent agrees that with respect to the above required insurance, all insurance policies are to contain or be endorsed to contain the following provisions:

Name the City, its officers, officials, employees, volunteers, and elected representatives as additional insured by endorsement, as respects operations and activities of, or on behalf of, the named insured performed under contract with the City, with the exception of the workers' compensation and professional liability policies;

Provide for an endorsement that the "other insurance" clause shall not apply to the City of San Antonio where City is an additional insured shown on the policy;

Workers' compensation and employers' liability, general liability and automobile liability policies will provide a waiver of subrogation in favor of the City; and

Provide advance written notice directly to City of any suspension, cancellation, non-renewal or material change in coverage, and not less than ten (10) calendar days advance notice for nonpayment of premium.

Within five (5) calendar days of a suspension, cancellation or non-renewal of coverage, Respondent shall provide a replacement Certificate of Insurance and applicable endorsements to City. City shall have the option to suspend Respondent's performance should there be a lapse in coverage at any time during this Agreement. Failure to provide and to maintain the required insurance shall constitute a material breach of this Agreement.

In addition to any other remedies the City may have upon Respondent's failure to provide and maintain any insurance or policy endorsements to the extent and within the time herein required, the City shall have the right to order Respondent to stop work hereunder, and/or withhold any payment(s) which become due to Respondent hereunder until Respondent demonstrates compliance with the requirements hereof.

Nothing herein contained shall be construed as limiting in any way the extent to which Respondent may be held responsible for payments of damages to persons or property resulting from Respondent's or its subcontractors' performance of the work covered under this Agreement.

It is agreed that Respondent's insurance shall be deemed primary and non-contributory with respect to any insurance or self insurance carried by the City of San Antonio for liability arising out of operations under this Agreement.

It is understood and agreed that the insurance required is in addition to and separate from any other obligation contained in this Agreement and that no claim or action by or on behalf of City shall be limited to insurance coverage provided.

Respondent and any subcontractors are responsible for all damage to their own equipment and/or property.



February 20, 2013

City of San Antonio  
Office of Grants Monitoring  
1400 S Flores  
San Antonio, TX 78204

To Whom it May Concern:

It is the intention of the insurance carriers to cover any and all operations of Habitat for Humanity of San Antonio, Inc. subject to the policy provisions and exclusions. Please contact our office for further information. Thank you very much.

Sincerely,

**SANGER & ALTGELT, LLC**

A handwritten signature in black ink, appearing to read 'Mac Altgelt'. The signature is fluid and cursive, with a long horizontal stroke at the end.

Mac Altgelt, CRM, CISR  
Director of Special Projects



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
01/20/2014

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> <b>SANGER &amp; ALTGELT, LLC</b> 755 E. MULBERRY, SUITE 150 P.O. BOX 12365 SAN ANTONIO TX 78212	<b>CONTACT NAME:</b> EOB	
	<b>PHONE (A/C, No, Ext):</b> (210) 734-6677	<b>FAX (A/C, No):</b> (210) 734-6771
<b>E-MAIL ADDRESS:</b>		
<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>
<b>INSURER A:</b> FEDERAL INSURANCE COMPANY		20281
<b>INSURER B:</b> EVANSTON INSURANCE COMPANY		
<b>INSURER C:</b> TEXAS MUTUAL INSURANCE COMPANY		
<b>INSURER D:</b>		
<b>INSURER E:</b>		
<b>INSURER F:</b>		

**COVERAGES**      **CERTIFICATE NUMBER:**      **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY			3599-06-43 DAL	01/01/2013	03/02/2014	EACH OCCURRENCE \$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						MED EXP (Any one person) \$ -
							PERSONAL & ADV INJURY \$ 1,000,000
							GENERAL AGGREGATE \$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG \$ 2,000,000
	<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC						\$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident) \$
	<input type="checkbox"/> ANY AUTO						BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS						BODILY INJURY (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS						PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> SCHEDULED AUTOS						\$
	<input type="checkbox"/> NON-OWNED AUTOS						
	UMBRELLA LIAB						EACH OCCURRENCE \$
	EXCESS LIAB						AGGREGATE \$
	<input type="checkbox"/> OCCUR						\$
	<input type="checkbox"/> CLAIMS-MADE						
	DED						
	RETENTION \$						
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			TBD	01/01/2014	01/01/2015	<input checked="" type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTH-ER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)						E.L. EACH ACCIDENT \$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE \$ 1,000,000
							E.L. DISEASE - POLICY LIMIT \$ 1,000,000
A	EMPLOYEE THEFT			3576-29-80 DAL	01/01/2013	03/02/2014	LIMIT 200,000
							DEDUCTIBLE 1,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

### CERTIFICATE HOLDER

( ) - ( ) -

EVIDENCE OF INSURANCE ONLY

-

### CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

*Joe L. [Signature]*



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
01/20/2014

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY SANGER & ALTGELT, LLC 755 E. MULBERRY, SUITE 150 P.O. BOX 12365 SAN ANTONIO TX 78212		PHONE (A/C, No, Ext): (210) 734-6677	COMPANY FEDERAL INSURANCE COMPANY	
FAX (A/C, No): (210) 734-6771	E-MAIL ADDRESS:		LOAN NUMBER	
CODE:	SUB CODE:		POLICY NUMBER 0669-11-03	
AGENCY CUSTOMER ID #: INSURED HABITAT FOR HUMANITY OF SAN ANTONIO, INC. 311 PROBANDT SAN ANTONIO TX 78204-1745		EFFECTIVE DATE 01/01/2014	EXPIRATION DATE 01/01/2015	CONTINUED UNTIL TERMINATED IF CHECKED <input type="checkbox"/>
THIS REPLACES PRIOR EVIDENCE DATED:				

### PROPERTY INFORMATION

LOCATION/DESCRIPTION

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

### COVERAGE INFORMATION

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
CONSTRUCTION WORKS	2,500,000	1,000

### REMARKS (Including Special Conditions)

### CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

### ADDITIONAL INTEREST

NAME AND ADDRESS ( ) - ( ) -  EVIDENCE OF INSURANCE ONLY	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
	LOAN #	
	AUTHORIZED REPRESENTATIVE  <i>[Signature]</i>	

## RFA EXHIBIT 3 INDEMNIFICATION REQUIREMENTS

If selected to provide the services described in this RFA, Respondent shall be required to comply with the indemnification requirements set forth below:

### INDEMNIFICATION

**RESPONDENT covenants and agrees to FULLY INDEMNIFY, DEFEND and HOLD HARMLESS, the CITY and the elected officials, employees, officers, directors, volunteers and representatives of the CITY, individually and collectively, from and against any and all costs, claims, liens, damages, losses, expenses, fees, fines, penalties, proceedings, actions, demands, causes of action, liability and suits of any kind and nature, including but not limited to, personal or bodily injury, death and property damage, made upon the CITY directly or indirectly arising out of, resulting from or related to RESPONDENT'S activities under this Agreement, including any acts or omissions of RESPONDENT, any agent, officer, director, representative, employee, consultant or subcontractor of RESPONDENT, and their respective officers, agents employees, directors and representatives while in the exercise of the rights or performance of the duties under this Agreement. The indemnity provided for in this paragraph shall not apply to any liability resulting from the negligence of CITY, its officers or employees, in instances where such negligence causes personal injury, death, or property damage. IN THE EVENT RESPONDENT AND CITY ARE FOUND JOINTLY LIABLE BY A COURT OF COMPETENT JURISDICTION, LIABILITY SHALL BE APPORTIONED COMPARATIVELY IN ACCORDANCE WITH THE LAWS FOR THE STATE OF TEXAS, WITHOUT, HOWEVER, WAIVING ANY GOVERNMENTAL IMMUNITY AVAILABLE TO THE CITY UNDER TEXAS LAW AND WITHOUT WAIVING ANY DEFENSES OF THE PARTIES UNDER TEXAS LAW.**

The provisions of this INDEMNITY are solely for the benefit of the parties hereto and not intended to create or grant any rights, contractual or otherwise, to any other person or entity. RESPONDENT shall advise the CITY in writing within 24 hours of any claim or demand against the CITY or RESPONDENT known to RESPONDENT related to or arising out of RESPONDENT's activities under this AGREEMENT and shall see to the investigation and defense of such claim or demand at RESPONDENT's cost. The CITY shall have the right, at its option and at its own expense, to participate in such defense without relieving RESPONDENT of any of its obligations under this paragraph.

#### Optional Provisions:

Defense Counsel - CITY shall have the right to select or to approve defense counsel to be retained by RESPONDENT in fulfilling its obligation hereunder to defend and indemnify CITY, unless such right is expressly waived by CITY in writing. RESPONDENT shall retain CITY approved defense counsel within seven (7) business days of CITY'S written notice that CITY is invoking its right to indemnification under this Contract. If RESPONDENT fails to retain Counsel within such time period, CITY shall have the right to retain defense counsel on its own behalf, and RESPONDENT shall be liable for all costs incurred by CITY. CITY shall also have the right, at its option, to be represented by advisory counsel of its own selection and at its own expense, without waiving the foregoing.

Employee Litigation - In any and all claims against any party indemnified hereunder by any employee of RESPONDENT, any subcontractor, anyone directly or indirectly employed by any of them or anyone for whose acts any of them may be liable, the indemnification obligation herein provided shall not be limited in any way by any limitation on the amount or type of damages, compensation or benefits payable by or for RESPONDENT or any subcontractor under worker's compensation or other employee benefit acts.

**RFA ATTACHMENT A**  
**GENERAL INFORMATION**

Name of Applicant Organization	Habitat for Humanity of San Antonio, Inc.
Address	311 Probandt
City	San Antonio
State	Texas
Postal Code	78204
Contact Person	Stephanie C. Wiese
Position with Organization	Vice President
Telephone Number	210-223-5203 x157
Email Address	stephaniewiese@habitatsa.org
Fax Number	210-223-5536
Federal Tax I.D. Number	74-1897502
DUNS Number	945974707

## REFERENCES

Provide three (3) references, preferably from public entity clients with preference of medium or large municipalities, for which Respondent is currently providing similar services. The contact person named should be familiar with the day-to-day management of the contract and be willing to respond to questions regarding the type, level, and quality of service provided.

### **Reference No. 1:**

Firm/Company Name: City Public Service (CPS)

Contact Name: Carl Koseb Title: CPS Subdivision Planner

Address: 17281 N. Green Mountain Road

City: San Antonio State: Texas Zip Code: 78247

Telephone No. 210-353-2456 Fax No: --

Email Address: cikosub@cpsenergy.com

Date and Type of Service(s) Provided: 2006 – present, utility and infrastructure development for affordable subdivisions

### **Reference No. 2:**

Firm/Company Name: City of San Antonio – Development Services

Contact Name: Juan Ramirez Title: Engineer – Land Development

Address: 1901 South Alamo

City: San Antonio State: Texas Zip Code: 78204

Telephone No. 210-207-0281 Fax No: 210-207-4441

Email Address: juan.ramirez@sanantonio.gov

Date and Type of Service(s) Provided: 1995 – present, infrastructure, land and subdivision development for low-income families

### **Reference No. 3:**

Firm/Company Name Texas Department of Housing and Community Affairs

Contact Name: Tim Irvine Title: Executive Director

Address: 221 East 11<sup>th</sup> Street

City: Austin State: Texas Zip Code: 78701

Telephone No. 512-475-3800 Fax No: 800-733-5120

Email Address: timirvine@tdhca.state.tx.us

Date and Type of Service(s) Provided: 2006 – present, low-income family selection and zero percent mortgage processing





# Southwest

## Independent School District

RET'D JAN 21 2014

**BOARD OF TRUSTEES**  
Mike Frazier, President  
Sylvester Vasquez, Jr., V. Pres.  
Ida Sudolcan, Secretary  
James Sullivan, Jr., Asst. Sec.  
Florinda Bernal  
Keith Byrom, Ph. D.  
Yolanda Garza-Lopez

11914 Dragon Lane • San Antonio, Texas 78252-2647  
(210) 622-4300 • Fax (210) 622-4301  
*Lloyd Verstuyft, Ed. D.* • Superintendent of Schools  
[www.swisd.net](http://www.swisd.net)

January 17, 2014

Dear City of San Antonio:

I am writing this letter in strong support of Habitat for Humanity of San Antonio. They are a highly effective and innovative housing organization in the City of San Antonio. They truly are a self help housing organization building energy efficient, quality affordable homes in partnership with San Antonio's families in need.

I would like to fully support Habitat for Humanity of San Antonio's application for HOME funds for CHDO New Construction Activities in the FY 2014 Annual Action Plan. They are an ideal fit for HOME funding because of their ability to efficiently produce quality and affordable homes for first time homebuyers. Their program revolves around empowering their Habitat families by requiring the first time homebuyers to work side by side next to the volunteers along with undergoing hands on homeownership education.

With help from the San Antonio community, the future is bright for Habitat for Humanity of San Antonio. Building Habitat for Humanity of San Antonio houses in our community is so vital to the families who are San Antonio's work force. Habitat's first time homebuyers are our service industry – they are hotel, restaurant and maintenance workers. They are the bank tellers, retail cashiers and customer service representatives. Homeownership provides them a true stable atmosphere to lead healthy and productive lives. Giving our work force and their families the opportunity for stability truly helps our business sector have a great base from which to hire.

Additionally, we know how important it is for their San Antonio's children in need to have a safe and nurturing environment they've never experienced. Studies show children of homeowners are better students, have less behavioral problems, have a higher rate of high school and college graduation. Our school district and the citizens of our city need Habitat for Humanity of San Antonio and their empowerment program to be successful.

We admire and respect Habitat's dedicated work. We look forward to seeing the day when Habitat has completed the building of the Coleman Ridge community – please help make this possible.

We appreciate the positive impact the Habitat program has in our communities and admire Habitat's dedicated work in our neighborhoods and with our families.

Sincerely,

Dr. Lloyd Verstuyft, Ed.D.  
Superintendent of Schools  
Southwest Independent School District

Southwest High School  
Southwest Academy  
McAuliffe Middle School  
McNair Middle School  
Scobee Middle School

Big Country Elementary  
Bob Hope Elementary  
Elm Creek Elementary  
Hidden Cove Elementary  
Indian Creek Elementary  
Kriewald Road Elementary

Medio Creek Elementary  
Sky Harbour Elementary  
Southwest Elementary  
Spicewood Park Elementary  
Sun Valley Elementary

## **RFA ATTACHMENT A, PART TWO** **EXPERIENCE, BACKGROUND, QUALIFICATIONS**

Prepare and submit narrative responses to address the following items. If Applicant is proposing as a team or joint venture, provide the same information for each member of the team or joint venture. Include Letters of Commitment, Memorandum of Understanding or other partnership agreements with collaborating agencies.

1. Provide a history of the organization including a description of the history and purpose, years of experience, growth and direct experience with Single Family New Construction activities.

### **ORGANIZATION HISTORY, MISSION AND GOALS**

Habitat for Humanity of San Antonio (HFHSA) is an ecumenical Christian non-profit organization whose mission is to eliminate poverty housing in San Antonio through building affordable houses in partnership with people in need. Built almost entirely with volunteer labor, Habitat houses are sold to low-income families at no interest and no profit. We were founded in 1976 and are distinguished as the first U.S. affiliate of Habitat for Humanity International. With the help of about 15,000 volunteers each year, Habitat has completed the new construction of 852 affordable homes in San Antonio. With much assistance from the community, we have housed more than 3,400 San Antonians. We average building 45 – 60 homes per year. Due to Habitat's homebuilding program more than \$43 million has been added to the City of San Antonio's property tax rolls.

Habitat is so unique because it is not a charity or a "hand-out" program but instead effectively empowers families, lifting them out of the hopelessness of poverty and substandard, unsafe, or unaffordable housing. Each Habitat homeowner contributes at least 300 hours of "sweat equity" to build their own home and those of their neighbors. Families are accepted into the Habitat program based on their need, ability to pay a 0% interest mortgage, and their willingness to partner with Habitat to build solid communities.

We were evaluated in early 2013 by The Cloudburst Consulting Group under contract by the US Dept. of Housing and Urban Development. Cloudburst's report to the City of San Antonio of our CHDO Capacity indicated that Habitat has the staff development capacity to carry out HOME-financed activities (consisting of new construction and homebuyer assistance).

### **ABOUT OUR HOMES**

Habitat builds single family detached homes. We have historically built homes in areas where we can build groups of 12 or more homes in a single neighborhood. We have spent the last 10 years concentrating on transforming large tracts (18 + acres) of vacant and abandoned land into thriving neighborhoods.

We build 3 bedroom homes (1,060 square foot) and 4 bedroom homes (1,180 square foot). Homes cost us approximately \$75,000 to build. Homes are financed with a 20 year, zero percent interest loan. Payments are approximately \$475 per month (including taxes and insurance). They are sold to the families for less than cost – for between \$67,500 - \$70,000.

Habitat homes built in San Antonio are extremely energy efficient and will be affordable for our families to maintain. All homes are built according to LEED Level 1, Energy Star and CPS Smart Energy standards.

### **HOMEOWNERSHIP PROGRAM AND CLIENTS**

Habitat for Humanity of San Antonio benefits low and very-low income families (25 – 60% area median income) who are currently living in substandard housing.

Once selected, Habitat families participate in an extensive homeownership readiness program. This program is designed to further orient the selected families to the details of the building process and to educate them about the responsibilities associated with successful homeownership. Emphasis is on budgeting and financial literacy, hands on home maintenance classes, conflict resolution, conflict resolution workshops, as well multiple other class selections.

The Family Services Program is essential to the success of our program. We maintain a strong partnership with our Habitat families throughout their lives in a Habitat home. Should any challenges occur in the payment of the homeowner's mortgage, the Family Services Program averts crises by working closely with the families. Our very low foreclosure rate of less than 1.5% shows the great success of our home buying program.

We affirmatively market our program to families in need in San Antonio. In order to identify families we work closely with other social service organizations, attend fairs and outreach events as well as advertise in areas where our families currently live and work (i.e. billboards and newspaper ads).

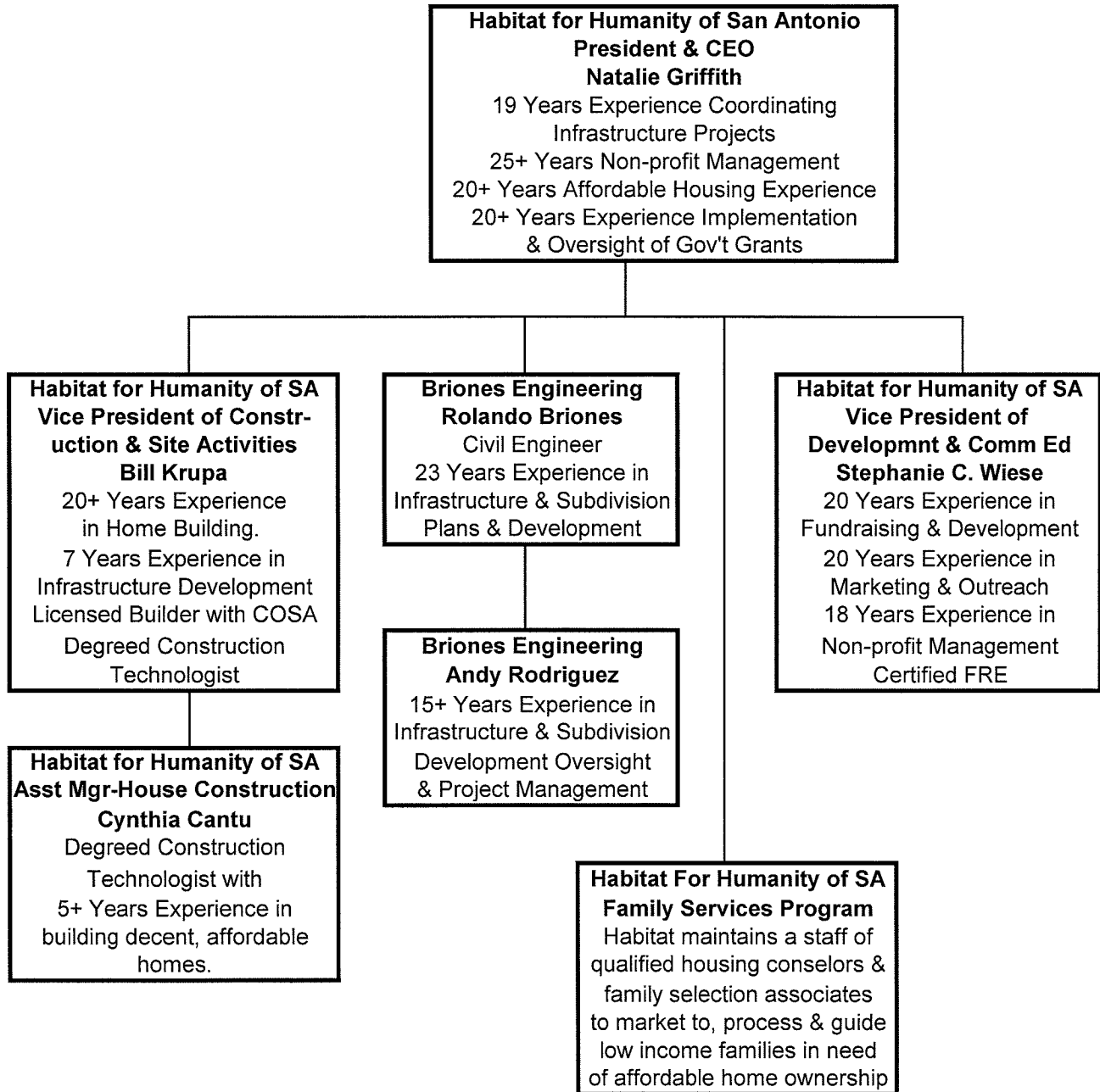
Our average family earns approximately \$25,000 per year. We are unique in that we exclusively serve a population of very low-income families who have no other homeownership options available to them in San Antonio.

2. Provide an organization chart for development team including general contractor, realtor, housing counselor, etc... and list licenses, credentials and professional training held by the team members.

**See attached.**

**HABITAT FOR HUMANITY OF SAN ANTONIO, INC.**  
**PROJECT DEVELOPMENT TEAM**  
**ORGANIZATIONAL CHART**

1/20/2014  
 Org Chart



Habitat staff maintain their knowledge and credentials through continuing education and trainings through:  
 Greater San Antonio Builders Association (GSABA)  
 City Development Services Lunch and Learn & Building Codes Academy  
 Tx Dept of Housing & Community Development Low Income Applicant Trainings  
 Texas Habitat for Humanity Leadership and Program Development Trainings  
 and by participating in various other trainings and webinars.

Briones Engineering staff maintain their knowledge and credentials through meeting the continuing education required by their professional licenses and industry standards.

3. Describe in detail your resources and capabilities to provide for new construction and sale/rental of affordable housing.

Habitat is a single family home builder/developer with a strong history of success. All Habitat homes have been built in partnership with extremely low and low-income first-time homebuyers between 25% -60% of Area Median Income. We have built more than 852 homes since our founding in 1976. Many of those homes were built in 5 large scale communities in which Habitat developed the tract of land from the ground up (infrastructure as well as homes). For the last several years we have been featured on the San Antonio Business Journal's Book of Lists as one of the top 25 largest San Antonio residential builders (currently at 22) and also made the top 10 largest San Antonio residential builders (currently at 7). We are the only non-profit on both lists.

Unlike other non-profit affordable housing developers, Habitat for Humanity of San Antonio does not rely on traditional bank financing to fund the construction of our new single-family affordable homes. Habitat for Humanity is a "pay as you go" organization using donated and internally generated funds to pay for Habitat for Humanity of San Antonio projects.

Habitat for Humanity of San Antonio has a 38-year history of financial stability. As indicated in our financial audit we have the funding capacity and donor support to complete the development of these affordable houses.

The funding to build these 33 homes in District #4 (totaling \$2,065,470) will be provided through private donations to our house building program from businesses, faith organizations, foundations, community groups and individuals. This is a source of funds for which Habitat for Humanity of San Antonio annually receives more than \$2,000,000. Many of these donors will make their contribution in the form of a house sponsorship. As a house sponsor any organization (ex: corporate, faith organization or civic group) will provide the funds to build the house and will donate the labor and the volunteers to work alongside the homebuyer constructing their house. Habitat works with about 15,000 volunteers in San Antonio every year.

Our entire donor list in 2012 consisted of more than 1,500 active financial supporters.

We rely on our strong partnership with the City of San Antonio (HOME/CDBG funds) to help us set the stage for house building (i.e. the cost of land, infrastructure and site preparation).

4. Has your organization or member of your partnership/joint venture been issued any findings or concerns in relation to HUD funds? If so, indicate the findings and/or concerns cited, the corrective action taken. Describe whether any funds were required to be paid back.

No findings or concerns in relation to HUD funds.

5. Describe the organization's fiscal management, including the following: Financial reporting, record keeping, accounting systems, payment procedures, audit requirements and internal controls.

Habitat abides by Generally Accepted Accounting Principles (GAAP) for all our financial accounting activities.

The HOME funds received and costs paid for this project will be isolated in a non-interest bearing checking account. Additionally, Habitat maintains a very detailed and computerized, fund and project accounting system that clearly identifies the sources and uses of funds. This allows Habitat to generate very detailed financial reports that adequately document the project and compare budget to actual. Habitat maintains a very effective filing system that allows for easy access of documents and records necessary to satisfy any program monitoring as well as an annual independent audit. Additionally, we have an annual A-133 audit (when funding amounts warrant it). We have no findings and no audit adjustments which attest to the accuracy of our records.

6. Describe any audit findings provided in your most recent financial or programmatic audit and how your organization has resolved these findings.

No audit findings.

7. Describe and provide evidence of all available financing sources for the development of the affordable housing units.

Unlike other non-profit affordable housing developers, Habitat for Humanity of San Antonio does not rely on traditional bank financing to fund the construction of our new single-family affordable homes. Habitat for Humanity

is a “pay as you go” organization using donated and internally generated funds to pay for Habitat for Humanity of San Antonio projects.

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Our entire donor list in 2012 consisted of more than 1,500 active financial supporters.

8. Describe the specific number of housing units the Applicant is able to undertake in a one year period.

Since 2002 Habitat has built 45 – 60 new affordable single family homes each calendar year.

9. Provide a narrative detailing the timeline and landmark dates from the beginning of the housing development process to project completion. Also explain the role and authority of each team member involved.

We are ready to go on this project – the only thing holding us back is funding to build the infrastructure. Since we have already built the first two units of Coleman Ridge we have already received the environmental approval from COSA and HUD. Additionally we have already received infrastructure plan approval from COSA Development Services.

If awarded these funds, we are ready to start the procurement process for the infrastructure contractor.

Infrastructure will take about 6 months. Upon successful completion of the infrastructure we would build the homes in the 2015 calendar year. We will have the entire project completed by December 31, 2015.

**Role and authority of each team member involved**

**Natalie Griffith**, President and CEO -- Natalie will work closely with Habitat staff, COSA staff members, our infrastructure contractor and engineer to ensure that the overall project stays on track and in budget.

**Susan Ablaya**, Chief Financial Officer – Susan will ensure that Habitat's finances are in order and that funding is used as efficiently and effectively as possible.

**Stephanie C. Wiese**, VP of Development and Communications -- Stephanie will ensure that the volunteers and funding is in place to build the affordable homes in this project.

**Bill Krupa**, VP of Construction – Bill will ensure that the house building phase goes efficiently and stays on track.

- a. Describe landmark due dates such as time frames for receiving approvals, permits and commitments.

<b>Implementation Timeline/ Projected Completion Date</b>	<b>Activity/Task</b>
Already completed!	Receive site environmental approval from COSA and HUD.
Already completed!	Prepare infrastructure plans and receive infrastructure plan approval from COSA Development Services
6/1/14	City contract issued, signed, and start-up documents done
5/15/14 – 6/30/14	Procurement process for infrastructure contractor
6/30/14	Issue contract to winning infrastructure bidder
7/1/14	Infrastructure work start date
7/1/14 – 12/31/14	Create 33 buildable lots through infrastructure improvements (City funds spent)
10/1/14 – 3/15/15	Qualify 33 low income, first time home buying families according to HFHSA guidelines
1/1/15 – 12/15/15	Build 33 affordable single family homes
3/15/15 – 12/31/15	Sell 33 single family homes to the 33 qualified families
<b>12/31/15</b>	<b>Project Completion Date</b>

- b. Provide an explanation of the review times and submission due dates for approvals, permits and commitments.

All approvals, reviews and submissions are complete. Infrastructure permits will be acquired after the selection of the infrastructure contractor. This process takes less than one week.

House building permits will be acquired immediately prior to home construction. This process takes less than one week.

- c. Describe strategies to ensure timely completion of project



Habitat will manage and implement this project with the same high standards of past projects. Simply put – our entire organizational structure facilitates us starting and finishing projects on time.

- d. Provide a schedule of activities or "plan of action" narrative that details activities the organization will undertake to achieve the program's goals and objectives.

Following are the activities Habitat will undertake to achieve our final goal of building 33 affordable homes for first time homebuyers.

<b>Implementation Timeline/ Projected Completion Date</b>	<b>Activity/Task</b>
Already completed!	Receive site environmental approval from COSA and HUD.
Already completed!	Prepare infrastructure plans and receive infrastructure plan approval from COSA Development Services
6/1/14	City contract issued, signed, and start-up documents done
5/15/14 – 6/30/14	Procurement process for infrastructure contractor
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1/1/15 – 12/15/15	Build 33 affordable single family homes
3/15/15 – 12/31/15	Sell 33 single family homes to the 33 qualified families
<b>12/31/15</b>	<b>Project Completion Date</b>

## RFA ATTACHMENT A, PART THREE PROPOSED PLAN

1. Provide an Executive Summary describing the project mission and objectives.

The goal of the Coleman Ridge Subdivision Unit #3 is to affordably house 33 first time home buying families in need of decent shelter. HFHSA has completed 852 new affordable homes in partnership with families in need across the City of San Antonio.

Habitat's targeted population / project beneficiary is low and very-low income underprivileged families (25 – 60% area median income) who are currently living in substandard housing. Our families earn annually an average of \$25,000 per year. We are unique in that we serve a population of very low-income families who are not currently being served by other non-profit or for-profit housing organizations in the City of San Antonio. Without Habitat's assistance, our qualified families would not be able to afford to purchase a home in San Antonio.

The objectives for this project are as follows: 1. Identify necessary funding for infrastructure, 2. Create 33 buildable lots through infrastructure construction and improvements, 3. Qualify 33 families in need of affordable housing (according to HFHSA guidelines), 4. Build 33 simple, decent and affordable HFHSA homes in partnership with area businesses, faith organizations, civic groups, foundations and individuals, 5. Transfer title of 33 new single-family houses to 33 first-time homebuyers.

Habitat addresses the critical need for affordable housing among San Antonio's working families, over half of whom are paying more than 50% of their income in rent (Joint Center for Housing Studies, 2000). As indicated by the City of San Antonio's Consolidated Plan reported by the U.S. Department of Housing and Urban Development, San Antonio, the ninth largest city, is in great need of affordable housing:

Habitat works with these and other families in need to help them obtain a safe, secure and affordable place for them to sleep at night. Final outcome -- upon completion Habitat for Humanity of San Antonio will have provided affordable homeownership to 33 low and very-low income first time homebuyers.

The HOME funds will be used to build infrastructure for 33 buildable lots. Specific costs for the infrastructure that will be paid by the grant include solid waste disposal facilities, flood drainage facilities, water and sewer facilities, streets and sidewalks. Cost estimates for this project were determined by a qualified engineer.

**Funding request:** Habitat for Humanity of San Antonio is requesting \$500,000 in HOME funds to be able to fund infrastructure costs for Coleman Ridge Subdivision Unit #3.

**Note:** We are requesting the infrastructure costs to be paid by HOME funds be in the form of a zero percent forgivable loan (grant) since we are a non-profit exclusively serving low and very low-income families.

Expenditure projections for this project were based on cost estimates determined by a qualified engineer and historical acquisition, predevelopment, infrastructure and construction costs. Revenue projections were based on Habitat for Humanity's continued ability to develop the necessary partnerships with community businesses, faith organizations, foundations, civic groups and individuals.

2. Discuss how the proposed project is consistent with Housing Design Standards and features in the specific neighborhoods the homes will be located in.

These 33 homes are extremely consistent with the design of neighboring homes as they will be located in a Habitat for Humanity of San Antonio subdivision. All 125 homes already built in this neighborhood are Habitat for Humanity homes that were built between 2011 - 2013.

3. Discuss floor plans, elevations, and amenities including lot sizes, square footage, and green improvements.

Habitat builds 3 and 4 bedroom houses. However, we have very infrequently built a 5 bedroom house – based on the needs of the prospective homebuyer. We offer 2 floor plans for both the 3 and 4 bedroom homes. Floor plans attached.

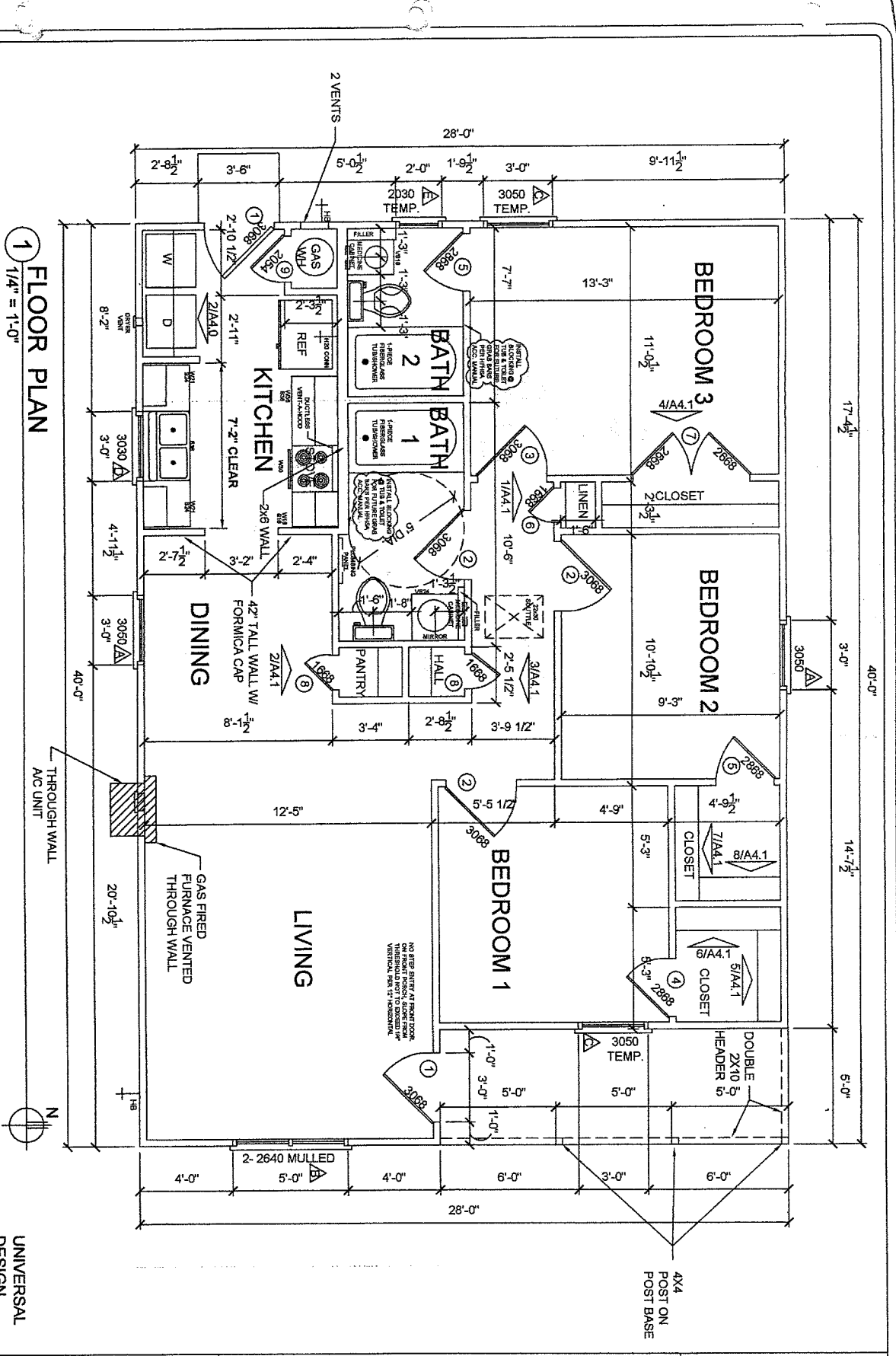
We offer 5 different elevations. No same elevation will be built next to, across from or caddy corner to the same elevation – creating a visual difference among our houses as you drive down one of our neighborhood streets. Elevations attached.

Our 3 bedroom house is 1,050 square feet in size. Our 4 bedroom is 1,160 square feet in size. Our lot size is traditionally 5,000 square feet.

All houses are built according to Energy Star, Smart Energy and LEED Level 1 standards.

All amenities of our houses are listed in our Standard house feature list (attached).

**1 FLOOR PLAN**  
1/4" = 1'-0"



UNIVERSAL DESIGN

**HFSA 3-BEDROOM (LEFT) PLAN**

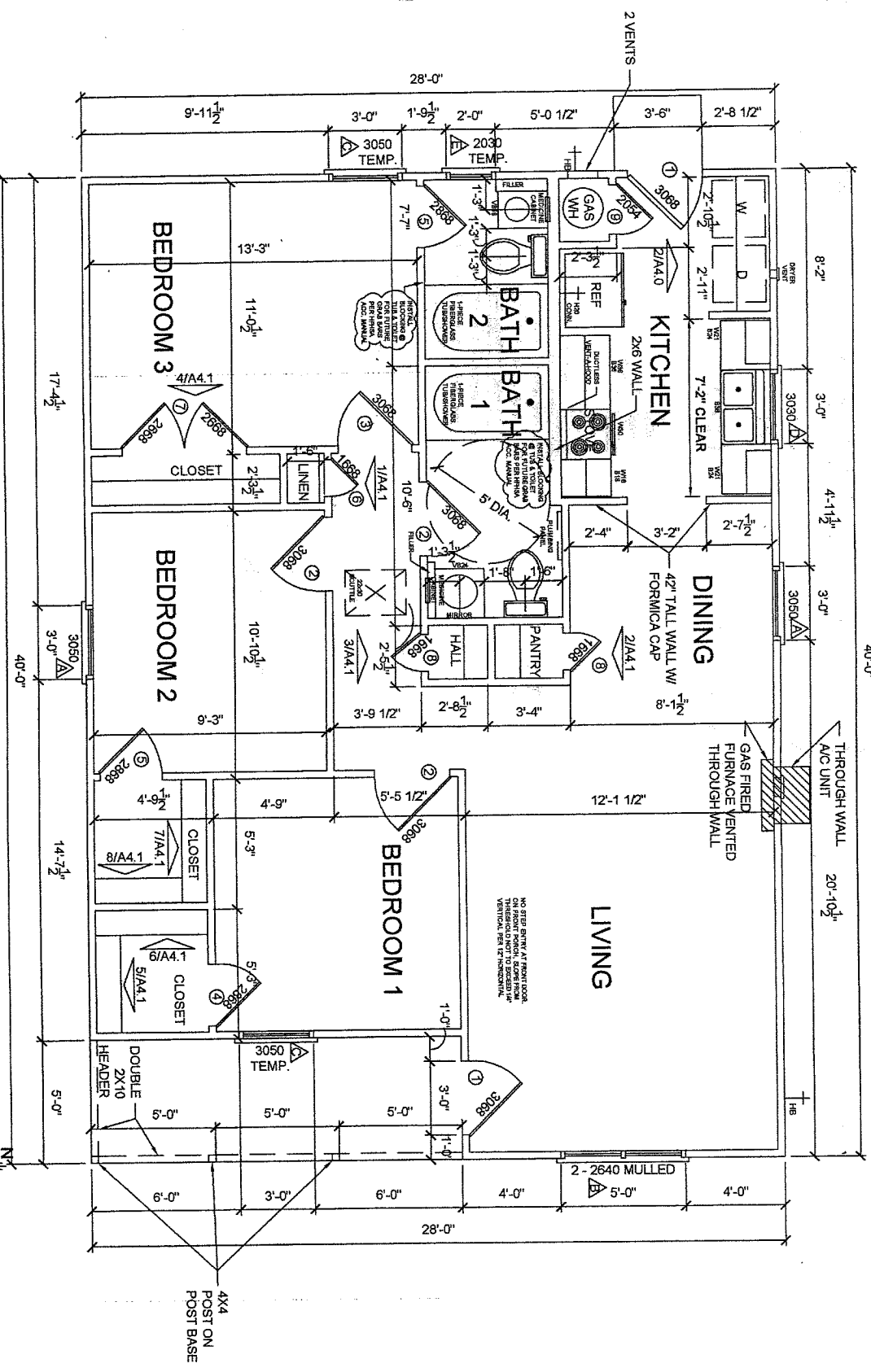
HABITAT FOR HUMANITY OF SAN ANTONIO  
FLOOR PLAN SHEET A1.0

CHECKED BY: BK  
DRAWN BY: KJ  
DATE: 11/19/09

REVISIONS		
1. 08-30-07 KJ	2. _____	3. _____
4. _____	5. _____	6. _____

ADDRESS  
SAN ANTONIO, TX  
LOT - #  
PALO ALTO SUBDIVISION  
FAMILY NAME  
PLAN TYPE  
HOUSE #

**1 FLOOR PLAN**  
1/4" = 1'-0"



UNIVERSAL DESIGN

FLOOR PLAN SHEET A1.0

**HFHSA 3-BEDROOM (RIGHT) PLAN**

HABITAT FOR HUMANITY OF SAN ANTONIO

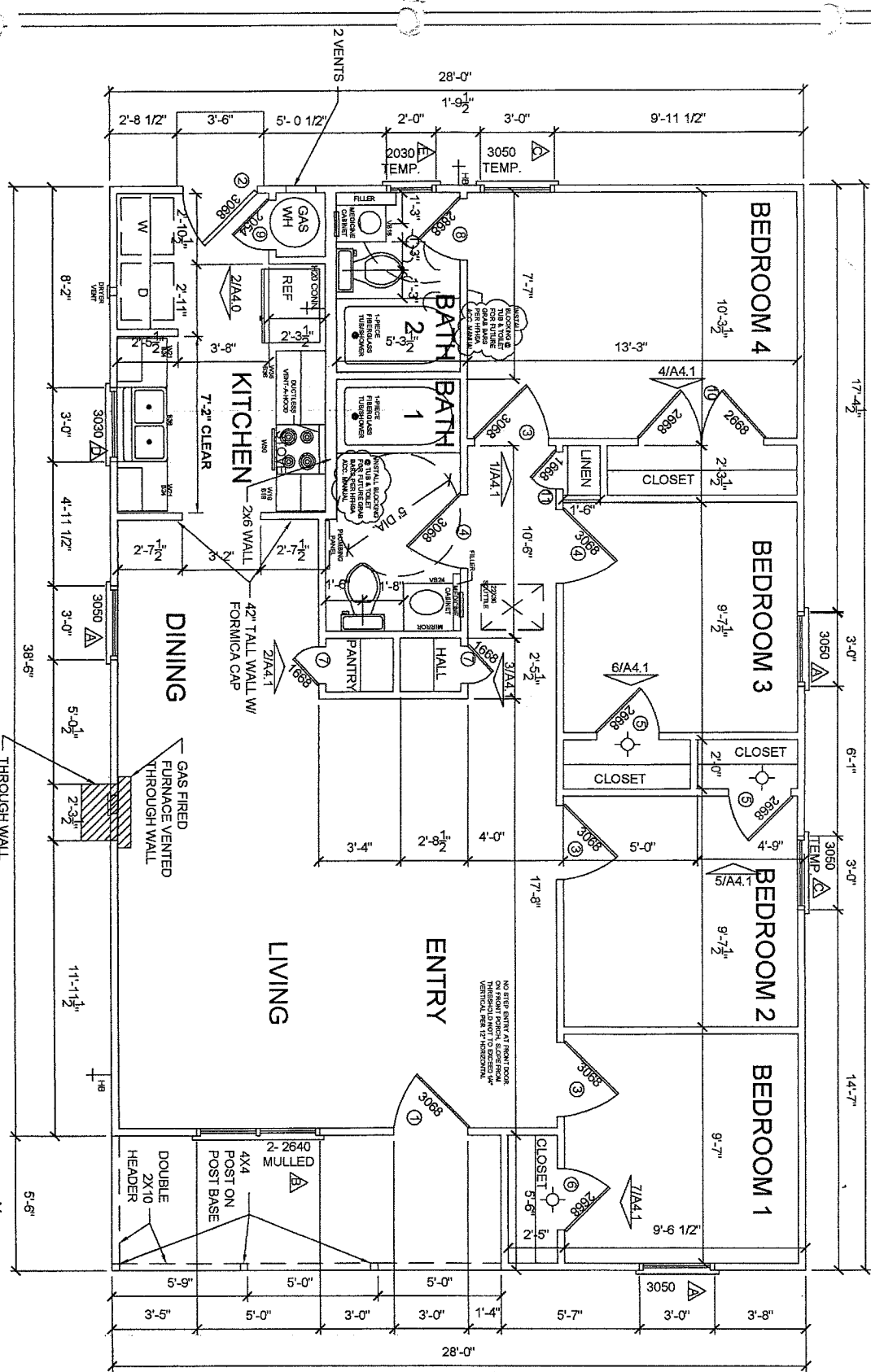
CHECKED BY: BK  
DRAWN BY: KJ  
DATE: 11/19/09

REVISIONS		
1.	06-30-07 KJ	
2.		
3.		
4.		
5.		
6.		

ADDRESS  
SAN ANTONIO, TX  
LOT - #  
PALO ALTO SUBDIVISION

FAMILY NAME  
PLAN TYPE  
HOUSE #

**1 FLOOR PLAN**  
1/4" = 1'-0"



UNIVERSAL DESIGN

FLOOR PLAN SHEET A1.0

HABITAT FOR HUMANITY OF SAN ANTONIO

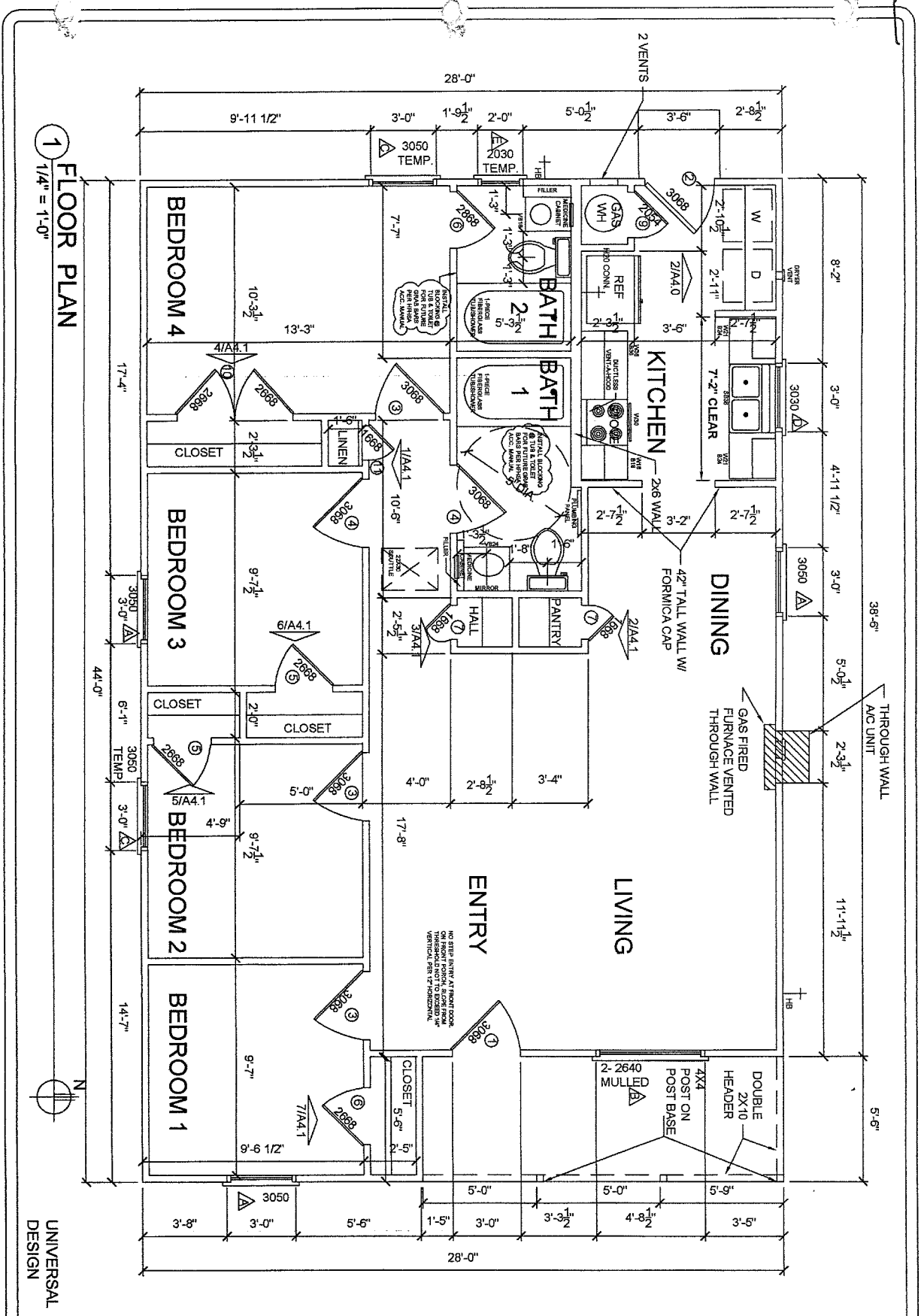
**HFHSA 4-BEDROOM (LEFT) PLAN**

CHECKED BY: BK  
DRAWN BY: KJ  
DATE: 11/19/09

REVISIONS		
1.	06-30-07 KJ	
2.		
3.		
4.		
5.		
6.		

ADDRESS  
SAN ANTONIO, TX  
LOT - #  
PALO ALTO SUBDIVISION

FAMILY NAME  
PLAN TYPE  
HOUSE #



**1 FLOOR PLAN**  
 1/4" = 1'-0"

UNIVERSAL DESIGN  
 SHEET A1.0

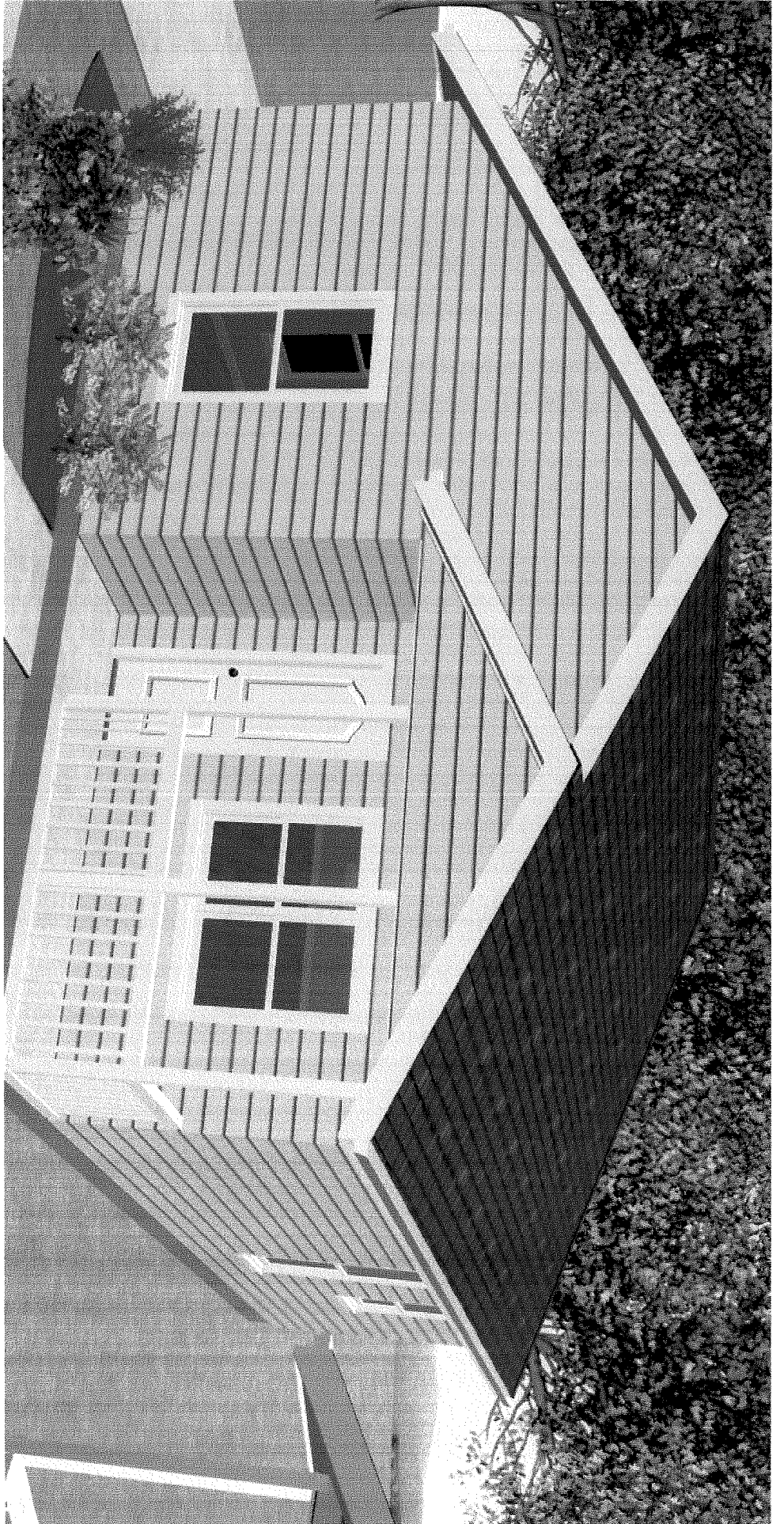
**HFHSA 4-BEDROOM (RIGHT) PLAN**

HABITAT FOR HUMANITY OF SAN ANTONIO

CHECKED BY: BK  
 DRAWN BY: KJ  
 DATE: 11/19/09

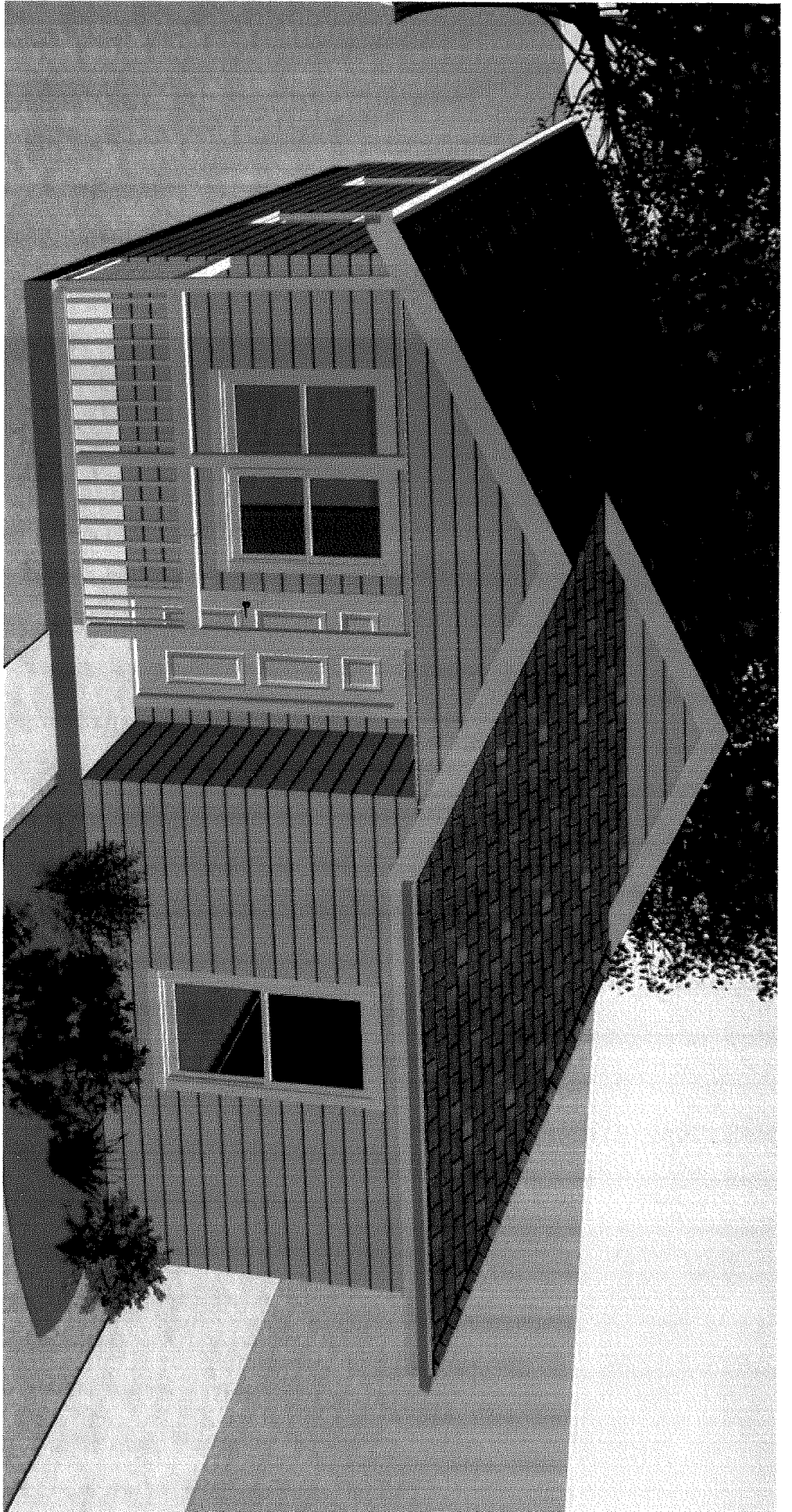
REVISIONS		
1.	06-30-07 KJ	
2.		
3.		
4.		
5.		
6.		

ADDRESS  
 SAN ANTONIO, TX  
 LOT - #  
 PALO ALTO SUBDIVISION  
 FAMILY NAME  
 PLAN TYPE  
 HOUSE #

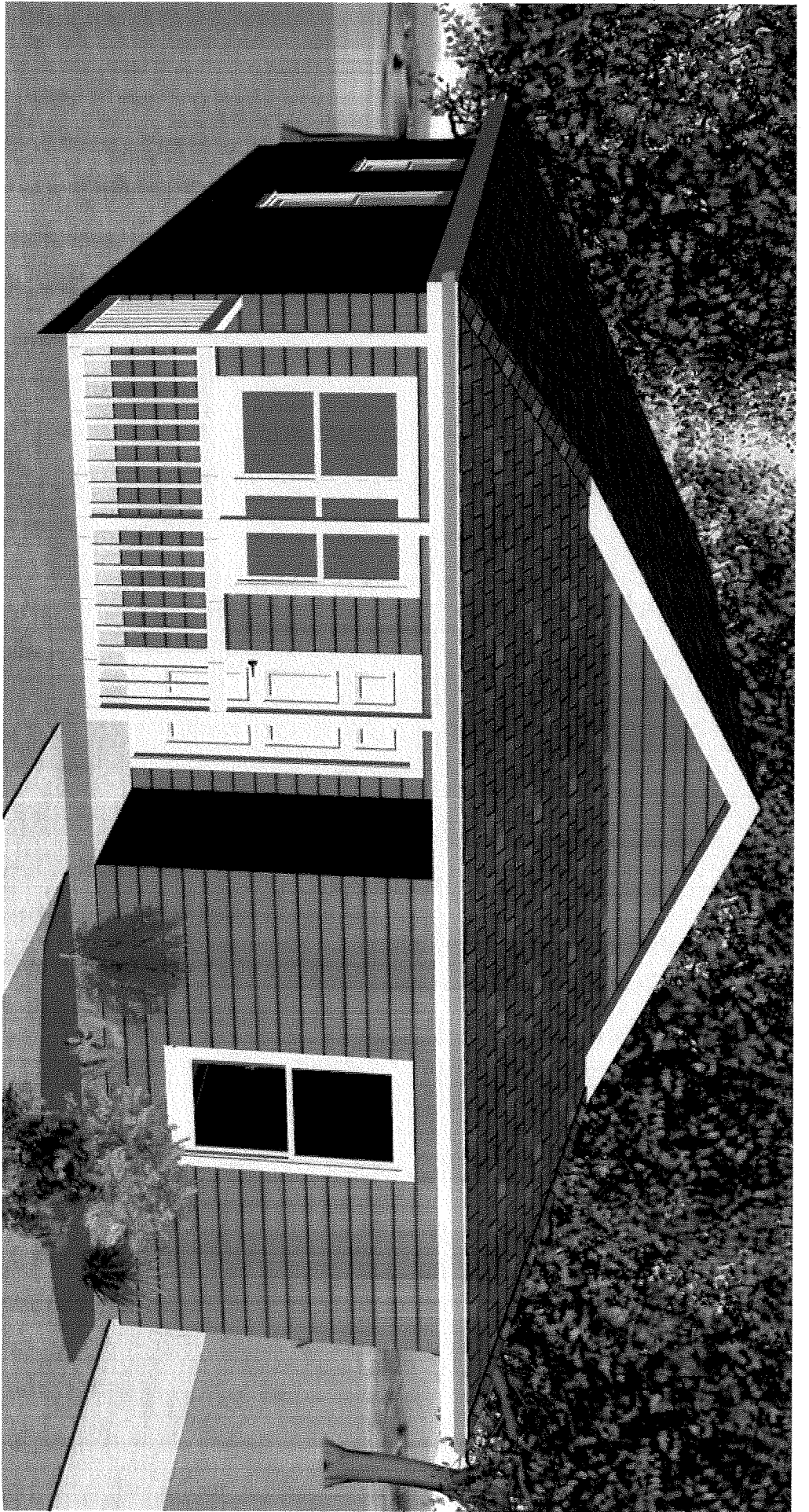


ELEVATION A



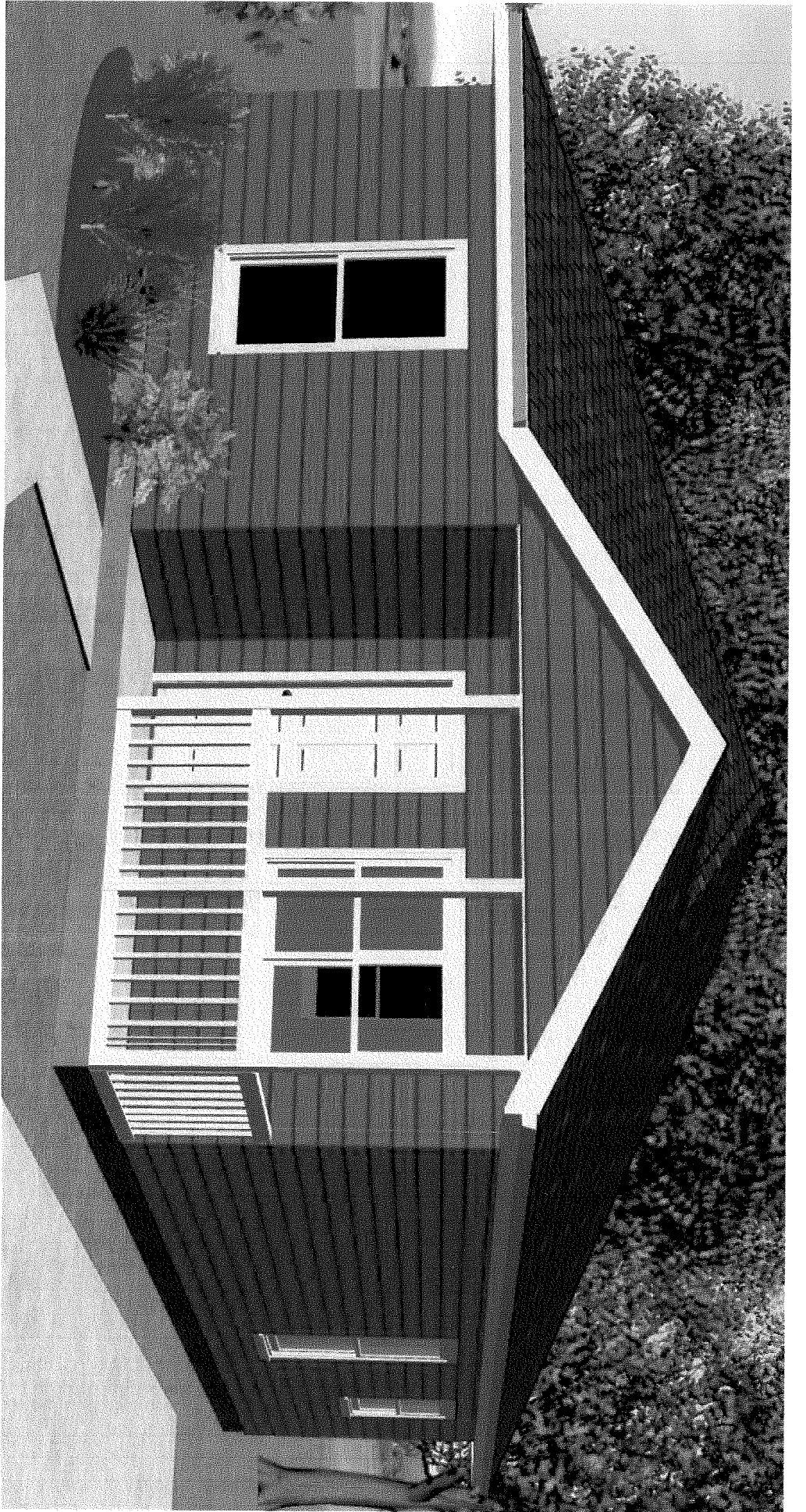


ELEVATION TS

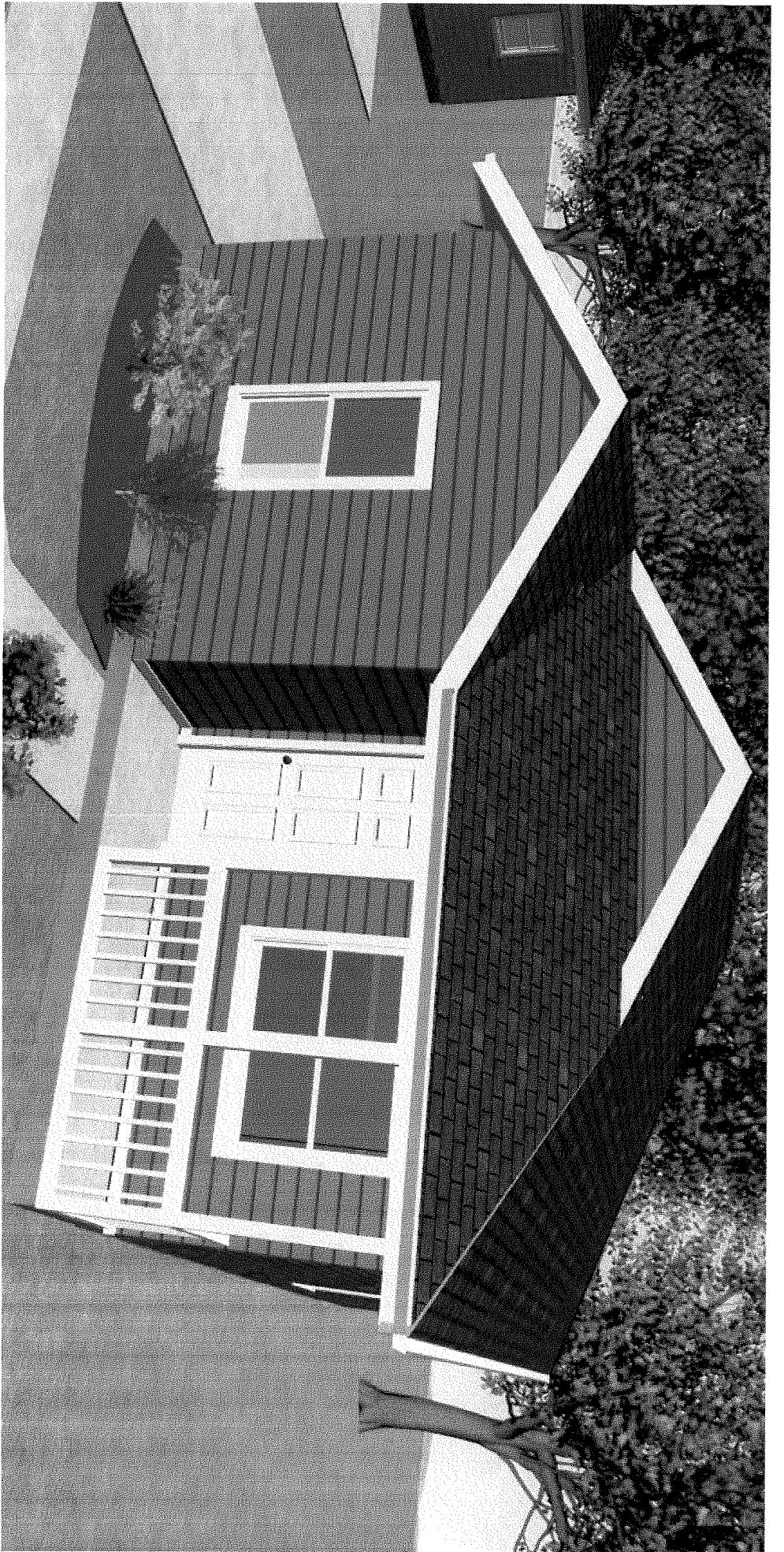


ELEVATION 2





ELEVATION D



ELEVATION E



# Habitat for Humanity<sup>®</sup> of San Antonio

## STANDARD HOUSE FEATURES

Updated 1/1/14

### Quality Construction Features

- Engineered Roof Trusses for Maximum Strength
- Privately engineered foundations
- 20 -25 year three-tab roofing shingles
- 2x4 walls installed 16" on center throughout
- Metal wind bracing installed on all exterior walls
- R 4 T&G Rigid foam board installed on all exterior walls
- Cement fiber siding.
- Commercial grade vinyl flooring installed throughout
- Two C-5 telephone jacks installed (Master Bedroom & Kitchen/Living room area) for phone/computer
- 10' x 40' concrete drive way
- 3' wide sidewalk installed from drive way to front porch
- Covered entryway over front door
- 4' chain link fence installed around back yard with a 6' stained cedar front fence with wood gate
- Off-White/White semi-gloss or eggshell interior wall paint
- Satin or Semi-gloss exterior paint
- 8' x 8' Top quality storage shed with 4' easy access entry door
- White mini-blinds installed in all privacy areas
- Washer and Dryer connections-electric
- Ceiling fans in all bedrooms and living room
- Orange peel texture on all ceilings and walls
- Wire shelving organizers installed in every bedroom closet and pantry
- Homes built for ease of installation of future central HVAC system

### Energy Conservation Package

- Homes built to Energy Star, Smart Energy and LEEDS Level I standards
- Insulation baffles installed along eaves for complete roof ventilation
- Whole house air sealing for a tight building envelope
- R-13 Wall Batt Insulation
- R-45 Blown Ceiling Insulation
- R-4 T&G ¾" Vapor & Moisture Barrier installed as exterior wall sheathing
- Double Pane energy efficient vinyl windows with Argon Gas filled Low E glass to reduce solar heat gain & sound decibels
- 6 Panel insulated front & back doors
- Sill Seal foam insulation under all exterior bottom plates
- Water saving plumbing fixtures & landscaping
- Whole house ventilation for good indoor air quality
- Range vent-a-hood vented to the outside
- Light colored roof shingles to reduce solar heat gain through attic area
- Continuous ridge vent installed for added attic ventilation
- Continuous vinyl soffit venting to complete attic ventilation system
- 16 SEER Energy Star HVAC system or direct vent Energy Star high efficiency gas wall heater and a 15,000 BTU energy star wall air conditioner with thermostat control
- 40 gallon gas Energy Star high efficiency water heater installed wrapped in insulating blanket
- Attic access hatch sealed and insulated
- Poly ground moisture barrier installed under foundation for moisture control
- 1 ½- foot roof overhangs along eaves to reduce solar heat gain
- 100% CFL light bulbs installed in interior of home for energy efficiency

### Security & Safety Features

- Interconnected smoke alarms with battery backup installed in every bedroom and in hallway
- Carbon Monoxide detector included
- High security deadbolt locks installed on exterior doors
- Door lock strike plates reinforced with 3" screws
- Metal security doors installed on front & rear with deadbolt locks
- Lighted front porch
- Peep hole installed in exterior doors
- Exterior flood lights installed on opposite corners of house
- Heavy duty hasp installed on shed for your pad lock
- Weather proof exterior outlets for safety
- Ground fault interrupters installed in bath and kitchen areas
- Privacy locks installed on master bedroom and bathrooms



# Habitat for Humanity<sup>®</sup> of San Antonio

## STANDARD HOUSE FEATURES

Updated 1/1/14

### Accessibility / Adaptability Features

- All plans meet or exceed Visitability standards & Universal Design (fully adaptable for disability accommodations)
- One zero-step entry into home
- 3-foot entry doors and 3-foot doors to bath and bedrooms
- Lever door handles installed on all interior and exterior doors
- 36" base cabinet at kitchen sink with additional blocking at 34" AFF for modification to lower counter with open knee space
- Additional blocking at 48" AFF for modification to lower the upper kitchen cabinets
- Vinyl floor tile installed under all cabinets to accommodate future knee space openings
- Freestanding range space will accommodate up-front controlled model
- All plans can be adapted to, or built as, fully accessible to mobility impaired as needed
- Additional blocking installed at bath vanity to accommodate replacement with ADA compliant wall hung lavatory
- Mirrored medicine cabinet installed at 40" AFF to bottom edge of mirror
- Blocking installed at water closet for future installation of grab bars
- Blocking installed at bathtub for future installation of grab bars
- Lever handle faucets installed on bath vanity, tub units, and kitchen sink
- Closets built for future modification to lower shelf and closet rod heights
- Electrical controls installed at ADA heights
- Sight and/or hearing impaired adaptations included if needed

### Kitchen & Bath Package

- 18.2 cu. ft. Whirlpool energy star refrigerator
- Whirlpool energy star gas range with ductless vent-a-hood
- Low flow lever handle kitchen sink faucet with spray
- Double bowl stainless steel sink in kitchen
- Pre-wired for garbage disposal
- 24" base cabinet installed next to sink for easy installation of after-market dishwasher
- Oak face cabinets with raised panel doors
- 4' fluorescent wraparound kitchen light fixture for good visibility
- Full pantry closet-ventilated wire shelving
- Pre-plumbed for after-market ice maker
- One-piece, three-sided fiberglass tub and shower unit (alternate units may be substituted in accessible homes)
- Lever handle faucets installed on vanity and tub units
- One piece cast cultured marble vanity tops
- Oak front all wood vanity base cabinet
- Low flush commode(s)
- Tub shower curtain rod, one bath towel rack, one hand towel rack and one toilet paper holder installed
- Heat lamp installed in ceiling
- Medicine cabinet with mirror installed over vanity
- Vanity light & separate ceiling light installed in bath

### Landscape Features

- Native drought tolerant sod installed around house (laid solid in front yard and "checkerboard" in backyard)
- Texas native plants and shrubs installed
- Flower beds mixed with compost and topped with mulch
- Minimum of two trees included or installed with each home



4. Provide specific detail on construction costs, including materials, labor, overhead and mobilization costs.

See development budget.

5. Discuss how sales prices or rents are determined for the new affordable homes.

The sales price is set at or below the actual cost to build the home. The infrastructure expenses paid with HOME funds are not passed along to the low-income, first time homebuyers in Habitat's sales price of our homes, therefore HOME funds truly make the home affordable for the low and very low-income first-time homebuyers.

6. Discuss in detail the strategy and a plan to promote the selling or renting of the developed affordable homes.

Habitat markets our self-help home buying program through multiple channels -- TV, radio, print media and marketing at community events. Additionally, we find applicants through partnerships with area school district(s), the Headstart program, housing authority, and any accessible non-profit organizations working with low income, elderly, sight impaired, hearing impaired and disabled individuals.

Interested applicants are encouraged to learn more about our program or apply either by visiting our office at 311 Probandt, by calling us or visiting our website.

Habitat does not build spec homes, then find a family to purchase it. All families are selected prior to the start of construction on their homes. We have never been short of families with a need for affordable housing.

# COLEMAN RIDGE SUBDIVISION UNIT 3 PRO FORMA

Prepared: 1/20/14

HOME #: Application

## PROJECT BUDGET

Budget Categories	Cost Per HOME Unit	33 HOME Units	
		HOME Funding	Habitat Funding
Land Acquisition (pre-grant)	\$ 3,675		\$ 121,275
Engineering & Surveying	935		30,855
Environmental & Testing	300		9,900
Infrastructure (Streets, Drives, Walks, Drains, Utilities, etc.)	15,152	500,000	-
Construction Mtrls/Srvs for 33 Single-Family Homes	54,665		1,803,945
Other Construction costs for 33 Single-Family Homes	7,925		261,525
Developer / Contractor Profit (may not exceed 9%)	0	0	0
<b>Total Project Cost</b>	<b>\$ 82,652</b>	<b>\$ 500,000</b>	<b>\$ 2,227,500</b>

## PERMANENT FINANCING

Sample 3 bedrm, 2 bath single-family home approximate square footage: 1050	Cost Per HOME Unit	33 HOME Units	
		HOME Funding	Habitat Funding
Sales Price Reduction for HOME Assistance	\$ 15,152	\$ 15,152	
Sale to Low-Income Home Buyer paid for with a 20-25 year 0% interest mortgage.	\$ 67,500		\$ 67,500
<b>Total Unit Cost</b>	<b>\$ 82,652</b>	<b>\$ 15,152</b>	<b>\$ 67,500</b>
<b>Price Per Square Foot:</b>	<b>\$ 78.72</b>	<b>\$ 14.43</b>	<b>\$ 64.29</b>

## ANALYSIS OF BENEFIT TO LOW INCOME FAMILIES

	San Antonio Median Income	Median Income % Served	Sample Yearly Income	Sample Monthly Income	Mo. Mortgage Payment Pr+Tax+Ins	Primary Housing Ratio %
Sample Family of 1	41,200	41%	16,892	1,407.67	425	30%
Sample Family of 1	41,200	60%	24,720	2,060.00	475	23%
Sample Family of 2	47,100	36%	16,956	1,413.00	425	30%
Sample Family of 2	47,100	60%	28,260	2,355.00	475	20%
Sample Family of 3	53,000	32%	16,960	1,413.33	425	30%
Sample Family of 3	53,000	60%	31,800	2,650.00	475	18%
Sample Family of 4	58,800	29%	17,052	1,421.00	425	30%
Sample Family of 4	58,800	60%	35,280	2,940.00	475	16%
Sample Family of 5	63,600	27%	17,172	1,431.00	425	30%
Sample Family of 5	63,600	60%	38,160	3,180.00	475	15%
Sample Family of 6	68,300	25%	17,075	1,422.92	425	30%
Sample Family of 6	68,300	60%	40,980	3,415.00	475	14%
Sample Family of 7	73,000	23%	16,790	1,399.17	425	30%
Sample Family of 7	73,000	60%	43,800	3,650.00	475	13%
Sample Family of 8	77,700	22%	17,094	1,424.50	425	30%
Sample Family of 8	77,700	60%	46,620	3,885.00	475	12%

Note: Sample uses 2014 Area Median Income (AMI). Actual will be based on 2015 AMI



7. Describe how your plan is consistent with Housing Policies set forth by the City of San Antonio

Habitat for Humanity's Coleman Ridge subdivision is a good compliment to the City of San Antonio's Housing Policies. We build affordable homes for first time homebuyers who are between 30% - 60% of Area Median Income (AMI). All our homes are single family units that are well built with energy efficiency in mind. All of our homes meet City Codes and all Universal Design criteria. We provide approximately 22 hours of homebuyer readiness training that ensures that our families will go into homeownership armed with the necessary information to enable them to be successful homeowners. Additionally, we exceed the City's 10 year required affordability period.

Our project supports all 6 goals listed in the Housing Master Plan Goals & Objectives:

Goal 1 – We are expanding the opportunity for families to purchase affordable homes.

Goal 2 – We are able to serve special need individuals.

Goal 3 – Our neighborhood, while not downtown, is desirable and provides families with the ability to walk their kids to the adjacent elementary school.

Goal 4 – We partner with the majority of San Antonio's financial institutions and network with the other affordable housing nonprofit organizations in town.

Goal 5 – Our families provide input into our homebuilding process – both during their building experience and upon closing. Families continue to remain active in their respective communities.

Goal 6 – Our homes are well built and improve the look and feel of existing neighborhoods.

8. Describe how you plan to incorporate Housing Counseling for homebuyers (if applicable)

**Habitat for Humanity of San Antonio: Home Ownership Readiness Training –**

All Habitat families are required to take between 18 – 22 hours of homeownership readiness training classes prior to purchasing their Habitat home. All classes are taught in English or Spanish (or appropriate translator sought if another language). Classes are very interactive and hands on to provide a good educational experience to our families.

Habitat provides a comprehensive educational program covering significant homeownership related topics to families pre-qualified for our home building program:

- **Program Orientation** – Class led by Habitat staff, educating families on program requirements and participant responsibilities such as time commitment, sweat equity requirements, education requirements, and financial stewardship requirements.
- **Money Smart Training** - Class led by local banking professionals and financial advisors, educating families on important financial matters such as banking, savings goals, tracking expenditures, utilizing the information to create a financial plan.
- **Money Management & Principals** – Class led by Consumer Credit Counseling, educating families on financial matters such as budgeting, and long term saving goals.
- **Building Better Credit** – Class led by Consumer Credit Counseling, educating families on improving and managing credit, understanding interest, and preventing identity theft.
- **Code Compliance** – Class led by COSA Code Compliance Officers, educating families on the important responsibilities each home owner has in learning and complying with the City’s codes and regulations and the resources available to help.
- **SAFFE Training** – Class led by SAPD SAFFE Officers, educating families on crime prevention, community awareness, and individual ability to impact the safety and security of their own neighborhood.
- **Property Taxes** – Class led by Bexar County Assessor/Collector staff, educating families on all matters related to property taxes such as property appraisals, tax rates, and distribution and use of property tax dollars.
- **Community Awareness & Involvement** – Class led by Habitat staff or volunteers, educating families on the importance of community involvement, learning about neighborhood and community issues, and becoming an active and informed voter.
- **Home Owner Insurance** – Class led by Insurance professionals, educating families on the purpose and options with home owner insurance, in depth review of insurance coverage, and how to keep their home insurable.
- **Conflict Resolution** – Class led by Dispute Resolution professionals, educating families on neighbor relations and conflict resolution skills.
- **Pre-Construction** – Class led by Habitat staff, educating families on the home building process and volunteer & sponsor relations.
- **Home Maintenance & Repair** - A “How-To” Class led by Habitat staff and volunteers, educating families on home maintenance responsibilities and hands on techniques.
- **Landscaping** – A “Hands-On” Class led by Master Gardeners or Horticulture professionals, educating families on xeriscaping, native and drought tolerant plants, yard beautification and maintenance.
- **Closing Preparation & Deed Compliance** – Class led by Habitat staff and volunteers, in depth review of deed restrictions, property easements, escrow account purpose, use & analysis, closing process, and on-going responsibilities and legal requirements.
- **Recycling** -- This class educates families on the importance of recycling, the effects on the environment, the breakdown of materials in the environment, the different types of recycling materials and proper way to dispose of materials.

***Note on instructors: All classes are taught by expert instructors from area businesses, social services or other qualified agencies and Habitat for Humanity of San Antonio staff.***

***Classes are given in bilingual format based on the needs of the first time homebuyers.***

9. Attach a completed affirmative marketing plan.

### **Affirmative Marketing Plan**

Potential applicants are notified through TV, radio, print media and marketing at public events about Habitat for Humanity. Interested applicants are encouraged to apply either by visiting our office at 311 Probandt or by calling us at 210/223-5203. After receiving basic information about our program interested families are invited to fill out a mortgage counseling questionnaire form. Once we have received your form you will receive a response within 5 – 7 business days. Bilingual staff are available to assist all families as needed.

Applications are written in both English and Spanish. Assistance from staff and volunteers is provided during the application process. Family selection is congruent with fair housing regulations and no family is excluded from homeownership based on discriminating factors. Applications for homeownership include statements regarding Habitat for Humanity of San Antonio's non-discrimination policy. Habitat acts in accordance with the Fair Housing Act as amended in 1988. Habitat for Humanity will inform the public and potential owners about fair housing laws and policies by posting the fair housing logos in our offices and on our applications.

In marketing this project, the sponsor will comply with all local, state and federal fair housing laws and regulations including Title VI of the Civil Rights Act of 1964, Title VIII of the Civil Rights Act of 1968, and Executive Order 11063 on Equal Opportunity in Housing. In addition, it is the policy of the applicant and the sponsor to comply with the letter and intent of all applicable consumer and fair lending laws. No individual will be denied services due to discrimination because of race, color, national origin, religion, sex, disability, familial status (having children under the age of 18), marital status or age. Employees of the applicant and the sponsor are instructed to treat all persons fairly and not to discourage any from applying for services.

To affirmatively market the project we will form partnerships with the surrounding school district(s), the Headstart program, housing authority, and any accessible non-profit organizations working with low income, elderly, sight impaired, hearing impaired and disabled individuals. Additionally we will advertise our project in English and Spanish and have phone lines and representatives available to take the calls of interested parties in English and Spanish.

HFHSA has and will continue to market Habitat homes to people with special needs. We have built several accessible homes in the past several years, with special features designed to meet the unique needs of the homeowner and family members with physical challenges. We will do the following to market Habitat homes to people with special needs/disabilities:

1. Periodically contact social service agencies and advocacy groups serving people with special needs/disabilities.
2. Seek other opportunities to attend events, speak at meetings, and distribute application information to people with special needs.

We offer accommodations, as necessary, to people with special needs throughout the homeownership process, including the application process, homeowner education, and sweat equity accommodations.

We will evaluate on a quarterly basis the effectiveness of our affirmative marketing strategy and plan. If we are not meeting our effective marketing outreach goals we will change our strategy to do so.

10. Provide evidence to show the CHDO has sufficient site control of the residential properties.

Deed attached.

**NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER 'S LICENSE NUMBER.**

**SPECIAL WARRANTY DEED**

**Date:** July 9, 2010

**Grantor:** McCombs Family Partners, Ltd.

**Grantor's Mailing Address:**

755 East Mulberry, Suite 600  
San Antonio, Bexar County, Texas 78212

**Grantee:** Habitat for Humanity of San Antonio, Inc., a Texas non-profit corporation

**Grantee's Mailing Address:**

311 Probandt  
San Antonio, Bexar County, Texas 78204

**Consideration:** SIX HUNDRED EIGHTY THOUSAND AND NO/100 DOLLARS  
(\$680,000)

**Property (including any improvements):**

A 43.852 acre tract, more or less, being out of and part of a 138.357 acre tract of land, described in a deed recorded in Volume 10097, Page 207 of the Bexar County, Texas Real Property Records and as further described in Exhibit A attached hereto.

**Reservations from and Exceptions to Warranty:**

This Conveyance is made and accepted subject to all restrictions, reservations, covenants, conditions, leases, visual and apparent easements, rights-of way, prescriptive rights, mineral severances, and other instruments of record that affect the property, rights of adjoining owners in any walls and fences situated on a common boundary, and discrepancies, conflicts, or shortages in area or boundary lines; any encroachments or

overlapping of improvements, all rights, obligations, and other matters emanating from and existing by reason of the creation, establishment, maintenance, and operation of any applicable governmental district, agency, authorities etc. and the following:

1. All, leases, grants, exceptions or reservations of coal, lignite, oil, gas, and other minerals, together with all the rights, privileges and immunities relating thereto, appearing in Public Records.

2. 1/32<sup>nd</sup> of all the oil, gas and other minerals, rights, the royalties, bonuses, rentals and all other rights in connection with the same are excepted herefrom as set for the instrument recorded in Volume 2143, Page 230, Deed Records, Bexar County, Texas.

3. All of the oil, gas and other minerals and all other elements not considered a part of the surface estate are excepted herefrom, all having been reserved in instrument recorded in Volume 3075, Page 592, Deed Records, Bexar County, Texas.

4. 1/2 non-participating royalty interest in and to all oil, gas, and other minerals, on, in, under, that may be produced from the subject property in excepted herefrom as set forth in instrument recorded in Volume 3827, Page 257, Deed Records, Bexar County, Texas.

5. 65 Foot drainage easement as shown on survey prepared by David Barrera of Barrera-Wilki Surveying, dated June 2, 2010, and attached hereto as Exhibit A.

Grantee assumes and agrees to pay the real property taxes, other than rollback taxes, for the year 2010, and subsequent years. Grantor agrees to pay rollback taxes by any taxing authority for the year 2010 and prior years due to change in land usage or ownership because of an exemption granted to a previous owner of the property under Section 11.13, Texas Tax Code. Grantee agrees to indemnify, defend and hold Grantor harmless from any loss, attorney's fees, expenses, or claims attributable to Grantee's breach or default of any provision of the assumption by Grantee.

GRANTEE'S WARRANTIES AS TO THE PROPERTY ARE LIMITED AS EXPRESSLY SET FORTH IN THE EARNEST MONEY CONTRACT BETWEEN GRANTOR AND GRANTEE DATED MAY 26, 2010.

TO HAVE AND TO HOLD the above described Property, together with all and singular the rights and appurtenances thereto in anywise belonging, but subject to the above described Exclusions, Reservations and Exceptions to Conveyance and Warranty unto Grantee, and Grantee's successors and assigns forever; and Grantor does hereby bind Grantor and Grantor's heirs, executors and administrators to WARRANT AND FOREVER DEFEND all and singular the Property unto Grantee, and Grantee's successors and assigns, against every person whomsoever lawfully claiming or to claim the same or

any part thereof, by, through, or under Grantor, but not otherwise and subject to the above described Exclusions, Reservations and Exceptions to Conveyance and Warranty.

**GRANTOR:**

McCombs Family Partners, Ltd.  
By: McCombs Family Partners GP, L.L.C.,  
Its general partner

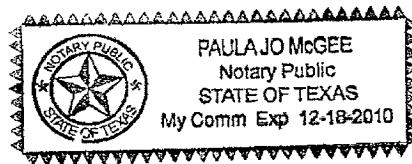
By: Gary V. Woods  
Gary V. Woods, President

STATE OF TEXAS     §  
                                  §  
COUNTY OF BEXAR   §

This instrument was acknowledged before me on July 9, 2010, by Gary V. Woods, President of McCombs Family Partners GP, L.L.C., general partner of McCombs Family Partners, Ltd.

Paula Jo McGee  
Notary Public, State of Texas

**AFTER RECORDING RETURN TO GRANTEE:**  
Habitat for Humanity  
311 Probandt  
San Antonio, Texas 78204  
Attention: Natalie Griffith



**Barrera/Wilkie Surveying**  
7715 Mainland Road, Suite 114  
San Antonio, Texas 78250  
(210) 523-9996

STATE OF TEXAS

COUNTY OF BEXAR

LEGAL DESCRIPTION  
For  
43.852 Acre Tract

Field notes describing a 43.852 acre tract of land, being out of and part of a 138.3570 acre tract of land, as described in deed recorded in Volume 10097, Page 207 of the Official Public Records of Bexar County, Texas. Said 43.852 acre tract of land, being more particularly described as follows:

- BEGINNING:** A set ½" steel pin with a yellow cap marked "Barrera-Wilkie" at the east boundary line of said 138.3570 acre tract, for the southwest corner of this herein described tract, from which a found concrete monument at the north right-of-way line of FM Highway 2536 (Pearsall Road), bears S 40°32'59" E, a distance 800.00 feet;
- THENCE:** N 40°32'59" W, along the east boundary line of said 138.3570 acre tract, a distance of 1780.69 feet, to a set ½" steel pin with a yellow cap marked "Barrera-Wilkie", for the northwest corner of this herein described tract;
- THENCE:** N 89°40'25" E, along the north boundary line of said 138.3570 acre tract, a distance of 1392.36 feet, to a set ½" steel pin with a yellow cap marked "Barrera-Wilkie", for the northeast corner of this herein described tract;
- THENCE:** S 10°24'58" W, along the west boundary line of said 138.3570 acre tract, a distance of 338.68 feet, to a found ½" steel pin, for an angle point of this herein described tract;
- THENCE:** S 79°30'26" E, along the north boundary line of said 138.3570 acre tract, a distance of 228.43 feet, to a found ½" steel pin, for an angle point of this herein described tract;
- THENCE:** N 49°27'37" E, along the northeast boundary line of said 138.3570 acre tract, a distance of 312.05 feet, to a found ½" steel pin, for an angle point of this herein described tract;
- THENCE:** S 40°32'23" E, across said 138.3570 acre tract, a distance of 990.79 feet, to a set ½" steel pin with yellow cap marked "Barrera-Wilkie", for the southeast corner of this herein described tract;
- THENCE:** S 49°27'37" W, across said 138.3570 acre tract, a distance of 925.00 feet, to a set ½" steel pin with yellow cap marked "Barrera-Wilkie", for the south corner of this herein described tract;
- THENCE:** N 40°32'23" W, a distance of 500.00 feet, to a set ½" steel pin with yellow cap marked "Barrera-Wilkie", for an angle point of this herein described tract;



THENCE: S 49°27'37" W, a distance of 330.62 feet, to the POINT OF BEGINNING,

Containing 43.852 acres of land (1,910,199 SQ FT) more or less Plat of survey prepared this date

Date: 6-24-2010

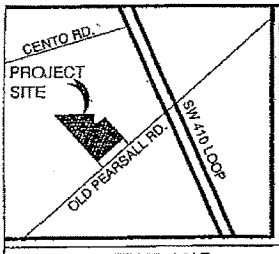
  
David Barrera, R.P.L.S. No 5286



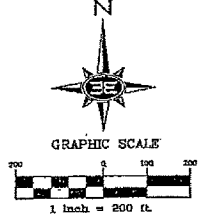
BEARINGS BASED ON GEODETIC OBSERVATION TAKEN AT TIME OF SURVEY USING LEICA 17 RECEIVER AND COORS NETWORK.

**LEGEND**

- OVERHEAD ELECTRIC —OE—
- WOOD FENCE —WF—
- CHAIN LINK FENCE —CLF—
- WIRE FENCE —WF—
- POWER POLE —P—



**LOCATION MAP**  
NOT TO SCALE



BLK. LOT 19-78  
SW 41ST ANNEXATION  
OWNER:  
BOB W. E. JONES  
VOL. 842, PAGE 1827, D.P.R.B.C.

78.00 ACRES  
P-28, P-29, P-3 & P-75  
N.C.B. 15248  
OWNER:  
FREDERICK H. NEUMANN  
VOL. 4431, PG. 508, D.P.R.B.C.

43.852 ACRES

REMAINDER OF 138.376 ACRES  
MCCORMICK FAMILY PARTNERS, LTD.  
VOLUME 10097, PAGE 207 P.P.R.B.C.

CHIEFED 13.13 ACRES  
ACCESS EASEMENT  
to  
BOARDS OF TRUSTEES OF THE  
SOUTHWEST INDEPENDENT  
SCHOOL DISTRICT  
EASTING ACCESS EASEMENT  
VOLUME 1040, PAGE 1040 P.P.R.B.C.

REMAINDER OF 138.376 ACRES  
MCCORMICK FAMILY PARTNERS, LTD.  
VOLUME 10097, PAGE 207 P.P.R.B.C.

12.00 ACRES  
P-10  
N.C.B. 15248  
OWNER:  
ANGELINA MORALES  
VOL. 7078, PG. 208, D.P.R.B.C.

Note:  
① Elements produced by Proposed S.W.I.S.D. FM 2536  
Elementary Plat No. 090271 (Unrecorded)

**TITLE COMMENT**  
This survey was prepared in conjunction with the title commitment prepared by Chicago Title Insurance Company GF No. 201002640, effective date: June 7, 2010, and is subject only to the State of Texas contained therein and related thereto.

**SCHEDULE "B"**

- ⑬ 1/2 of all the oil, gas and other minerals, the royalties, bonuses, rentals and all other rights in connection with the same are excepted herefrom, as set forth in instrument recorded in Volume 1143, Page 230, Deed Records, Bexar County, Texas. Title to said interest has not been investigated subsequent to the date of the aforesaid instrument.
- ⑭ All of the oil, gas and other minerals and all other elements not considered a part of the surface estate are excepted herefrom, and insured hereon any governmental instrument, all having been reserved in instrument recorded in Volume 3975, Page 392, Deed Records, Bexar County, Texas. Title to said interest has not been investigated subsequent to the date of the aforesaid instrument.
- ⑮ 1/2 non-participating royalty interest in and to all oil, gas and other minerals, as in, under, that may be produced from the subject property is excepted herefrom as set forth in instrument recorded in Volume 3827 Page 237, Deed Records, Bexar County, Texas. Title to said interest has not been investigated subsequent to the date of the aforesaid instrument.

**LEGAL DESCRIPTION**

BEING A 43.852 ACRE TRACT OF LAND, BEING OUT OF AND PART OF A 138.376 ACRE TRACT AS DESCRIBED BY DEED RECORDED IN VOLUME 10097, PAGE 207 OF THE OFFICIAL RECORDS OF BEXAR COUNTY, TEXAS.

**OLD PEARSALL ROAD**  
(F-M. 2536)  
(100' R.O.W.)



**CERTIFICATE OF SURVEYOR**

STATE OF TEXAS:  
COUNTY OF BEXAR:  
I, THE UNDERSIGNED REGISTERED PROFESSIONAL LAND SURVEYOR IN THE STATE OF TEXAS, HEREBY CERTIFY THAT THE FOREGOING PLAT OF SURVEY WAS PREPARED FROM A FIELD SURVEY OF THE SUBJECT PROPERTY CONDUCTED ON THE RECORDING DATE BY ME OR UNDER MY SUPERVISION.  
DAVID HERNANDEZ, R.L.S., P.L.S., No. 5588  
DATE: 04-20-10

**BRIONES CONSULTING & ENGINEERING LTD.**  
8118 BROADWAY (210) 828-1431  
SAN ANTONIO, TX 78209 (210) 828-1432 fax  
TYPE FIRM REG. NO. F-5028

**BARRERA-WILKIE SURVEYING**  
7715 HANL AND #114  
SAN ANTONIO, TEXAS 78250  
(210) 523-0558 PHONE  
(210) 523-0558 FAX  
WILKIE.SURVEYING@YAHOO.COM

Doc# 20100128210  
# Pages 7  
07/19/2010 15:30:17 PM  
e-Filed & e-Recorded in the  
Official Public Records of  
BEXAR COUNTY  
GERARD RICKHOFF COUNTY CLERK

Fees 36.00

STATE OF TEXAS  
COUNTY OF BEXAR  
This is to Certify that this document  
was e-FILED and e-RECORDED in the Official  
Public Records of Bexar County, Texas  
on this date and time stamped thereon.  
07/19/2010 15:30:17 PM  
COUNTY CLERK, BEXAR COUNTY TEXAS



*Gerard Rickhoff*

11. Provide a narrative describing the targeted area and consistency with City reinvestment plans and policies. In addition provide a map of the neighborhoods your CHDO is targeting.

Habitat originally purchased this property when the City of San Antonio's Incentive Scorecard was giving better affordable housing scores to development outside of 410. Since "outside of 410" was a targeted or more preferential area at the time (based on the Incentive Scorecard scoring) Habitat conducted an exhaustive two year search to acquire land that would be in this targeted area. Additionally, we had many requests from first time homebuyers who wanted us to build in this area. It wasn't until after we purchased this land that the City changed the Incentive Scorecard scoring and the location of their targeted areas.

Map attached. The property is located in southwest San Antonio just outside Loop 410 off of Excellence Drive (new road) off of Old Pearsall Road. It is located in City Council District # 4. Zip code is 78252.

12. Provide adequate evidence of market demand for the type of affordable housing product proposed in neighborhood, for example, a marketing study, comparability analysis, etc...

The market demand in this area is high! We built and sold 125 homes in this subdivision between 2011 – 2013. All 125 of our families applied for this area -- they were selected for the Habitat program prior to construction starting on their homes. Note: we do not build spec homes and then market them. We market an area and then build homes once we have qualified families.

We are currently qualifying families for our 2014 building year – since we are not building at Coleman Ridge yet – we are not currently qualifying families for those houses. Market demand in this area is high evidenced by the fact that we had over 2,000 applicants apply (in one calendar year alone) who were interested in this specific area of town.

Additionally, the City knew the demand was high for this area since they called "outside 410" a preferential area to build in for the Incentive Scorecard process.

# Habitat for Humanity of San Antonio

## Directions to Coleman Ridge

For more assistance, please call: 210-223-5203 (Tuesday – Thursday)

For GPS or Google Maps use 8911 Excellence Drive, 78252. NOTE: MapQuest and Apple Maps inaccurate!

For weather and work status updates, please call 210-223-5203 x184

### From North/Downtown

- Take 35 South (toward Laredo)
- Take 410 North
- Take Exit #2 (Old Pearsall Road)
- Turn Left and go under bridge
- Turn Right at **first traffic light** (Excellence Drive)
- Follow Habitat parking signs

### From Northcentral San Antonio

- Take 281 South (toward Corpus Christi)
- Take 35 South (toward Laredo)
- Take 410 North
- Take Exit #2 (Old Pearsall Road)
- Turn Left and go under bridge
- Turn Right at **first traffic light** (Excellence Drive)
- Follow Habitat parking signs

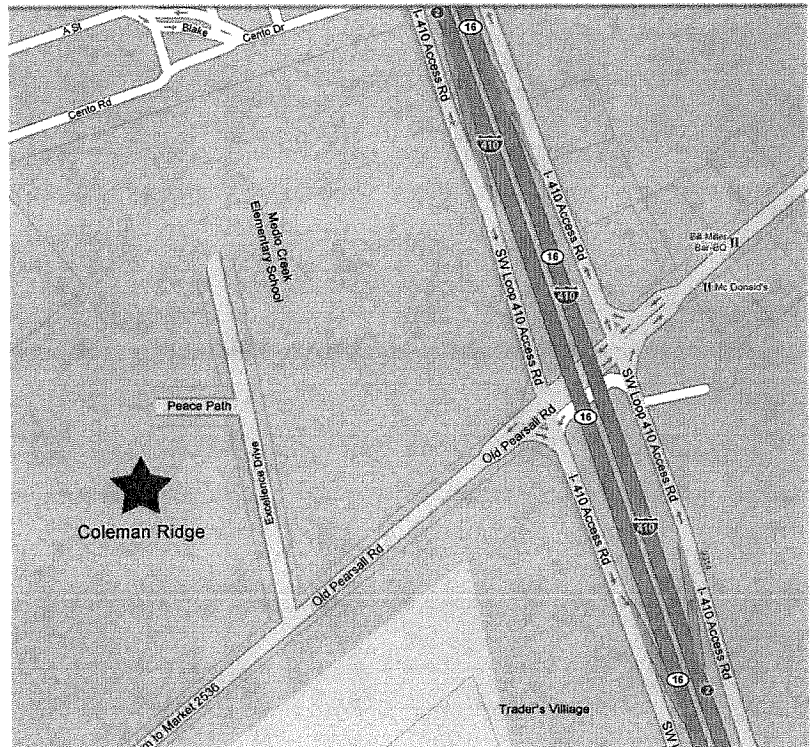
### From East San Antonio

- Take 37 South
- Take 410 West, which turns into 410 North
- Take Exit #2 (Old Pearsall Road)
- Turn Left and go under bridge
- Turn Right at **first traffic light** (Excellence Drive)
- Follow Habitat parking signs

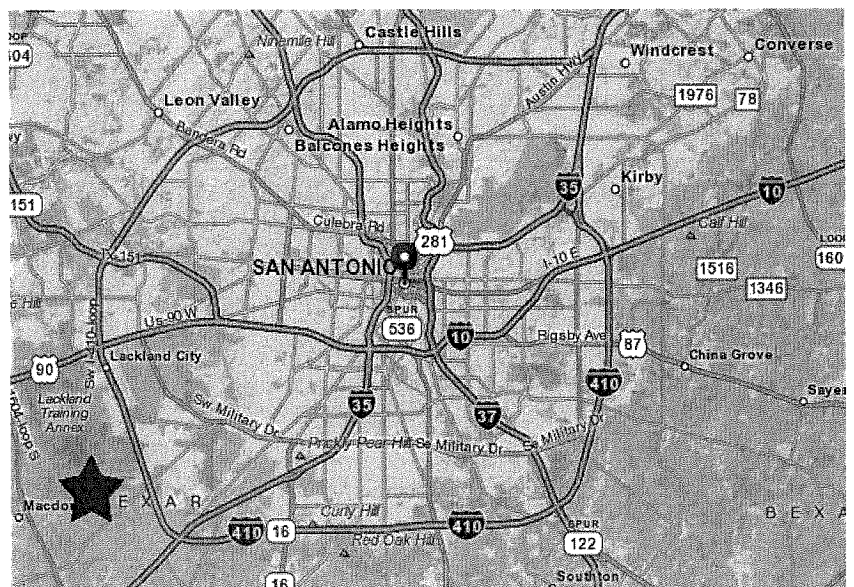
### From Northwest San Antonio

- Take 410 South
- Take Exit #2 (Old Pearsall Road)
- Turn Right on Old Pearsall Road
- Turn Right at **first traffic light** (Excellence Drive)
- Follow Habitat parking signs

### Close-Up View:



### City View:



13. Provide the list of sources and uses for the proposed development and any commitment of additional financing.

Unlike other non-profit affordable housing developers, Habitat for Humanity of San Antonio does not rely on traditional bank financing to fund the construction of our new single-family affordable homes. Habitat for Humanity is a "pay as you go" organization using donated and internally generated funds to pay for Habitat for Humanity of San Antonio projects.

Habitat for Humanity of San Antonio has a 38-year history of financial stability. As indicated in our financial audit we have the funding capacity and donor support to complete the development of these affordable houses.

The funding to build these 33 homes in District #4 (totaling \$2,065,470) will be provided through private donations to our house building program from businesses, faith organizations, foundations, community groups and individuals. This is a source of funds for which Habitat for Humanity of San Antonio annually receives more than \$2,000,000. Many of these donors will make their contribution in the form of a house sponsorship. As a house sponsor any organization (ex: corporate, faith organization or civic group) will provide the funds to build the house and will donate the labor and the volunteers to work alongside the homebuyer constructing their house. Habitat works with about 15,000 volunteers in San Antonio every year.

Our entire donor list in 2012 consisted of more than 1,500 active financial supporters.

14. Provide a Rental Pro-forma and Rent Schedules (if applicable)


N/A

N/A

**RFA ATTACHMENT A, PART FOUR**  
**Unit Mix and Development Budget**

Submit the following Unit Mix or Provide Equivalent Table

Proposed Housing Unit Models	High <80%		Low<50%		Total Cost	Total Cost Per SQ FT	Sales Price	Total Sales Price Per SQ FT
	# Bedroom(s)	Unit Sq. Ft.	# Bedroom(s)	Unit Sq. Ft.	(Unsubsidized)	(Unsubsidized)	(Unsubsidized)	(Unsubsidized)
Owner's Unit					\$	\$		
Owner's Unit					\$	\$		
Owner's Unit					\$	\$		
Owner's Unit					\$	\$		
Owner's Unit					\$	\$		
Rental Unit					\$	\$		
Rental Unit					\$	\$		
Rental Unit					\$	\$		
Rental Unit					\$	\$		
Rental Unit					\$	\$		

*see attached budget*  




**Submit the following Development Budget or Provide Equivalent Table**

<b>Development Budget</b>		
<b>1. Site Acquisition</b>	Per Unit	Total
Land/Building	\$	\$
Closing Costs		
Other		
<i>Subtotal—Site Acquisition</i>		
<b>2. Construction Costs</b>		
Site Preparation		
Construction		
Insurance/Bonding		
Contingency		
<i>Subtotal—Construction Costs</i>		
<b>3. Soft Costs</b>		
Appraisal		
Architect/engineer		
Environmental		
Construction Financing		
Legal		
Market study		
Sales/Marketing/Housing Counseling		
Other (identify)		
Other (identify)		
<i>Subtotal—Soft Costs</i>		
<b>4. Developer/Contractor Profit:</b> %		
MAY NOT EXCEED 9%	\$	\$
<b>Total Development Costs</b>	\$	\$
<b>5. Closing Costs (if applicable)</b>		
<b>Legal Fees</b>		
<b>Realtor Fees (not exceed 6%)</b>		
<b>Taxes and Insurance</b>		
<b>Other</b> _____		
<i>Subtotal—Closing Costs</i>		

see budget

# COLEMAN RIDGE SUBDIVISION UNIT 3 PRO FORMA

Prepared: 1/20/14

HOME #: Application

## PROJECT BUDGET

Budget Categories	Cost Per HOME Unit	33 HOME Units	
		HOME Funding	Habitat Funding
Land Acquisition (pre-grant)	\$ 3,675		\$ 121,275
Engineering & Surveying	935		30,855
Environmental & Testing	300		9,900
Infrastructure (Streets, Drives, Walks, Drains, Utilities, etc.)	15,152	500,000	-
Construction Mtrls/Srvs for 33 Single-Family Homes	54,665		1,803,945
Other Construction costs for 33 Single-Family Homes	7,925		261,525
Developer / Contractor Profit (may not exceed 9%)	0	0	0
<b>Total Project Cost</b>	<b>\$ 82,652</b>	<b>\$ 500,000</b>	<b>\$ 2,227,500</b>

## PERMANENT FINANCING

Sample 3 bedrm, 2 bath single-family home approximate square footage: 1050	Cost Per HOME Unit	33 HOME Units	
		HOME Funding	Habitat Funding
Sales Price Reduction for HOME Assistance	\$ 15,152	\$ 15,152	
Sale to Low-Income Home Buyer paid for with a 20-25 year 0% interest mortgage.	\$ 67,500		\$ 67,500
<b>Total Unit Cost</b>	<b>\$ 82,652</b>	<b>\$ 15,152</b>	<b>\$ 67,500</b>
<b>Price Per Square Foot:</b>	<b>\$ 78.72</b>	<b>\$ 14.43</b>	<b>\$ 64.29</b>

## ANALYSIS OF BENEFIT TO LOW INCOME FAMILIES

	San Antonio Median Income	Median Income % Served	Sample Yearly Income	Sample Monthly Income	Mo. Mortgage Payment Pr+Tax+Ins	Primary Housing Ratio %
Sample Family of 1	41,200	41%	16,892	1,407.67	425	30%
Sample Family of 1	41,200	60%	24,720	2,060.00	475	23%
Sample Family of 2	47,100	36%	16,956	1,413.00	425	30%
Sample Family of 2	47,100	60%	28,260	2,355.00	475	20%
Sample Family of 3	53,000	32%	16,960	1,413.33	425	30%
Sample Family of 3	53,000	60%	31,800	2,650.00	475	18%
Sample Family of 4	58,800	29%	17,052	1,421.00	425	30%
Sample Family of 4	58,800	60%	35,280	2,940.00	475	16%
Sample Family of 5	63,600	27%	17,172	1,431.00	425	30%
Sample Family of 5	63,600	60%	38,160	3,180.00	475	15%
Sample Family of 6	68,300	25%	17,075	1,422.92	425	30%
Sample Family of 6	68,300	60%	40,980	3,415.00	475	14%
Sample Family of 7	73,000	23%	16,790	1,399.17	425	30%
Sample Family of 7	73,000	60%	43,800	3,650.00	475	13%
Sample Family of 8	77,700	22%	17,094	1,424.50	425	30%
Sample Family of 8	77,700	60%	46,620	3,885.00	475	12%

*Note: Sample uses 2014 Area Median Income (AMI). Actual will be based on 2015 AMI*

**RFA ATTACHMENT C  
LITIGATION DISCLOSURE FORM**

**Respond to each of the questions below by checking the appropriate box. Failure to fully and truthfully disclose the information required by this Litigation Disclosure form may result in the disqualification of your application from consideration or termination of the contract, once awarded.**

Have you or any member of your Firm or Team to be assigned to this engagement ever been indicted or convicted of a felony or misdemeanor greater than a Class C in the last five (5) years?

Yes \_\_\_ No X

Have you or any member of your Firm or Team to be assigned to this engagement been terminated (for cause or otherwise) from any work being performed for the City of San Antonio or any other Federal, State or Local Government?

Yes \_\_\_ No X

Have you or any member of your Firm or Team to be assigned to this engagement been involved in any claim or litigation with the City of San Antonio or any other Federal, State or Local Government during the last ten (10) years?

Yes \_\_\_ No X

**If you have answered "Yes" to any of the above questions, please indicate the name(s) of the person(s), the nature, and the status and/or outcome of the information, indictment, conviction, termination, claim or litigation, as applicable. Any such information should be provided on a separate page, attached to this form and submitted with your application.**

**RFA ATTACHMENT D  
SIGNATURE PAGE**

Respondent, and co-respondent, if any, must complete City's Certified Vendor Registration (CVR) Form prior to the due date for submission of applications. The CVR Form may be accessed at: <http://www.sanantonio.gov/purchasing/>.

By submitting an application, whether electronically or by paper, Respondent represents that:

If Respondent is a corporation, Respondent will be required to provide a certified copy of the resolution evidencing authority to enter into the contract, if other than an officer will be signing the contract.

If awarded a contract in response to this RFA, Respondent will be able and willing to comply with the insurance and indemnification requirements set out in RFA Exhibits 2 & 3.

If awarded a contract in response to this RFA, Respondent will be able and willing to comply with all representations made by Respondent in Respondent's application and during Application process.

Respondent has fully and truthfully submitted a Litigation Disclosure form with the understanding that failure to disclose the required information may result in disqualification of application from consideration.

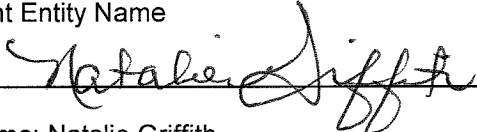
Respondent agrees to fully and truthfully submit the Respondent Questionnaire form and understands that failure to fully disclose requested information may result in disqualification of application from consideration or termination of contract, once awarded.

To comply with the City's Ethics Code, particularly Section 2-61 that prohibits a person or entity seeking a City contract - or any other person acting on behalf of such a person or entity - from contacting City officials or their staff prior to the time such contract is posted as a City Council agenda item.

(S)he is authorized to submit this application on behalf of the entity.

If submitting your application by paper, complete the following and sign on the signature line below. Failure to sign and submit this Signature Page will result in rejection of your application.

Habitat for Humanity of San Antonio, Inc.  
Respondent Entity Name

Signature: 

Printed Name: Natalie Griffith

Title: President and CEO

(NOTE: If application is submitted by Co-Respondents, an authorized signature from a representative of each Co-Respondent is required. Add additional signature blocks as required.)

If submitting your application electronically, through City's portal, Co-Respondent must also log in using Co-Respondent's log-on ID and password, and submit a letter indicating that Co-Respondent is a party to Respondent's application and agrees to these representations and those made in Respondent's application. While Co-Respondent does not have to submit a copy of Respondent's application, Co-Respondent should answer any questions or provide any information directed specifically to Co-Respondent.

\_\_\_\_\_  
Co-Respondent Entity Name

Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

**RESOLUTION BY THE BOARD OF DIRECTORS OF  
HABITAT FOR HUMANITY OF SAN ANTONIO, INC.**

January 14, 2014

**CORPORATE RESOLUTION TO APPLY FOR  
CITY OF SAN ANTONIO HOME FUNDS**

WHEREAS, Habitat for Humanity of San Antonio, Inc. is constructing new simple, decent and affordable homes due to the great need for affordable housing in San Antonio, and

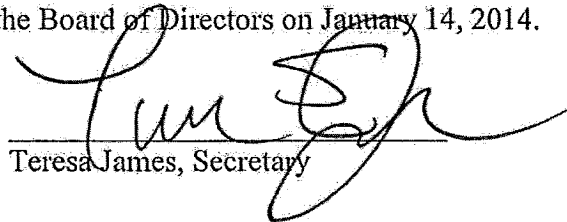
WHEREAS, the Board of Directors is in full agreement concerning Habitat for Humanity of San Antonio's need for buildable lots to continue our building program of affordable houses, be it

RESOLVED, that the Habitat for Humanity of San Antonio Board of Directors approve the submission of an application for a grant of \$500,000 to the City of San Antonio for HOME funds specifically for CHDO New Construction Activities in the FY 2014 Annual Action Plan to be used for Coleman Ridge Unit #3.

IT IS FURTHER RESOLVED, that the Board of Directors of Habitat for Humanity of San Antonio, Inc., hereby authorizes the President and CEO, Natalie Griffith, to execute any and all documents relating to the terms, conditions and receipt of these funds.

Approved by the Board of Directors on January 14, 2014.

Attest:

  
Teresa James, Secretary

## **RFA ATTACHMENT E SECTION 3 Utilization Plan**

The Section 3 Utilization Plan must be completed by Applicants bidding on a HUD funded activity over \$100,000.00. The City's Section 3 Goals for this professional service activity are as follows:

**Employment:**

To the greatest extent feasible, thirty percent (30%) of all new hires employed during the contract period as a result of the contract award be Section 3 certified residents.

**Contracting:**

To the greatest extent feasible, at least three percent (10%) of the total dollar amount of this contract be awarded to Section 3 certified businesses.

For a list of Section 3 Certified Business and Residents please go to <http://www.sanantonio.gov/gma/programs/Section3.aspx>. The City of San Antonio will also accept certification from the San Antonio Housing Authority's Section 3 Program.

**Notes:**

Habitat for Humanity of San Antonio, Inc. is a certified Section 3 Business. See attached certification letter and utilization plan.

Nothing in our employment or hiring practices has changed since we were certified. We will maintain certification throughout the project duration. Nothing prevents us from complying with the part 135 regulations.

We have a history of utilizing Section 3 businesses.



JUL 10 2013

# CITY OF SAN ANTONIO

Office of Grants Monitoring and Administration  
1400 S. Flores, Unit 3  
San Antonio, Texas 78204

July 3, 2013

Natalie Griffith  
Habitat for Humanity  
311 Probandt  
San Antonio, Texas 78204

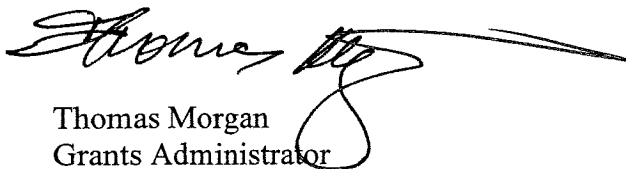
RE: Section 3 Business Certification # 30029

Dear Ms. Griffith:

The City of San Antonio's Section 3 Division has reviewed your application and certifies that Habitat for Humanity has met all the requirements to be a City of San Antonio Section 3 Certified business. Your business qualified based on Section 3 regulatory requirements that 30% or more of the business' permanent full-time employees are low-income.

Habitat for Humanity's Section 3 Certificate # 30029 will be added to our business Registry. Please keep certification available to provide agencies, developers, and contractors whose projects may require Section 3 documentation. This Section 3 Certification will be valid through July 3, 2016

Respectfully,

A handwritten signature in black ink, appearing to read "Thomas Morgan", with a long horizontal flourish extending to the right.

Thomas Morgan  
Grants Administrator



# City of San Antonio Section 3 Utilization Plan

**Office of Grants  
Monitoring &  
Administration**

Please fill this form out online and print it using the **Print** button provided. [Frequently Asked Questions](#)

## Contract Information

\*Project Name: Coleman Ridge Unit #3

\*Name of Bidder/Proposer: Habitat for Humanity of San Antonio, Inc.

\*Address: 311 Probandt

\*City: San Antonio \*State: TX \*Zip: 78204

\*Contact Person: Natalie Griffith, President

\*Phone Number: (210) 223-5203 Email Address: natalieg@habitatsa.org

\*Section 3 Certified Business?  Yes  No (If "Yes", include Certification Letter)

For a list of certified Section 3 Businesses and Individuals who are in our hiring database, please refer to the Grants Monitoring and Administration website at [www.sanantonio.gov/gma](http://www.sanantonio.gov/gma) or request an updated list by calling (210) 207-6600.

List all Subcontractors that will be used in this contract.

Section 3	Subcontractor	Subcontractor Award Amount	Certification Number
<input type="checkbox"/>	*Name: <u>Unknown at this time</u> *Address: _____ Email: _____ *Tax ID: _____		
<input type="checkbox"/>	Name: <u>Unknown at this time</u> Address: _____ Email: _____ Tax ID: _____		
<input type="checkbox"/>	Name: <u>Unknown at this time</u> Address: _____ Email: _____ Tax ID: _____		

Only companies certified as Section 3 businesses by the City of San Antonio can be applied toward the contracting goals. All Section 3 subcontractors must submit a copy of their certification through the General Contractor. Proof of certification must be attached to this form. If a business is not certified, please call the Office of Grants Monitoring and Administration, Special Project Division at (210) 207-6600 for information and details on how subcontractors may obtain certification.





## City of San Antonio Section 3 Utilization Plan

**Office of Grants  
Monitoring &  
Administration**

Please fill this form out online and print it using the **Print** button provided. requently Asked Questions

Estimate the number of employee new hires that will be brought onto the job, if awarded the contract. *Unknown at this time*

What percentage of the new hires will be certified Section 3 individuals? 30%

Describe how Section 3 individuals will be notified of employment opportunities.

Although Habitat for Humanity of San Antonio (HFHSA) does not anticipate any new hires for this project, we do anticipate maintaining our current staffing ratios and maintaining our own section 3 certification throughout the project. Additionally, for any subcontractor working on this project that will be hiring any positions, we will contractually require them to meet or exceed the 30% section 3 hiring goal for any new employees hired. Additionally, we require our subcontractors to post Section 3 notices in conspicuous places at the actual worksite where both employees and applicants for training and employment can see the notice. (Note: the worksite is located in a low income area). The notices are required to describe the Section 3 preference, shall set forth the minimum number and job titles subject to hire, the availability of any apprenticeship and training positions, the qualifications for each, and the name and contact information of the person taking applications for each position, and the anticipated date the work shall begin. As an additional promotion, HFHSA will also post the subcontractor's section 3 notice in our own office and store as low-income persons frequent our facilities.

Describe how bids from Section 3 businesses were solicited.

2. Bids for the infrastructure work will not be solicited until we are awarded funding by the City and have a reasonable estimate of the contract signing date with City. Once we have this, we will promote the preference of utilizing a section 3 business in our bid advertisement and bid package. We will specifically target subcontractors for the project who are Section 3 certified businesses by faxing a detailed invitation to bid to those entities Certified as Section 3 by the City of San Antonio and also those Certified by the San Antonio Housing Authority. We will also seek out businesses who likely meet the requirements of Section 3 by utilizing the database of certified small business, minority business, and other disadvantaged business and fax invitations to bid to those entities as well. In awarding a subcontract, we will give preference to any section 3 businesses. No matter who is selected, we will contractually require any subcontractor to comply with section 3 hiring and other goals. Additionally, we will further promote the section 3 program by educating the bidders on the benefits of becoming certified through the City's program and assist them with starting their certification application and get them in direct contact with the City's Section 3 application contact (Rozanna Mendoza).

If Section 3 contracting and hiring goals were not achieved in a percentage that equals or exceeds the City's goals, please give an explanation.

N/A

List all bids from Section 3 contractors that were received, but rejected.

Business Name	Reason for Rejection
N/A	



# City of San Antonio Section 3 Utilization Plan

**Office of Grants  
Monitoring &  
Administration**

Please fill this form out online and print it using the **Print** button provided. [requently Asked Questions](#)

## Affirmation

I hereby affirm that the above information is true and complete to the best of my knowledge and belief. I further understand and agree that if awarded the contract, this document shall be attached thereto and become a binding part of the contract.

Natalie Griffith  
Signature of Bidding Authority

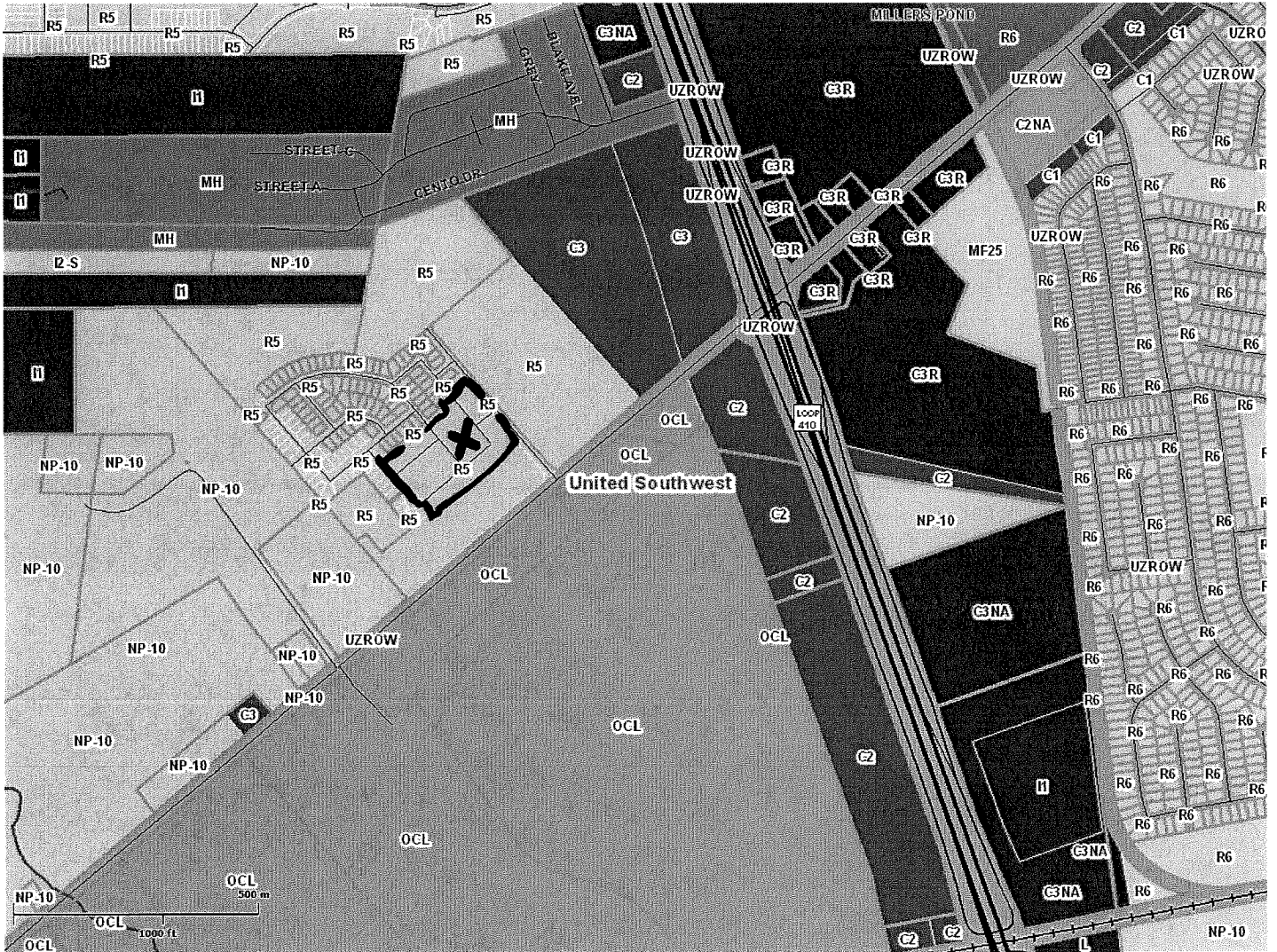
President & CEO  
Title

1/20/14  
Date

210.223.5203  
Phone

For additional information, contact:  
Section 3 Staff  
Office of Grants Monitoring & Administration  
1400 S. Flores, Unit 3  
San Antonio, Texas 78204  
(210) 207-6600

### Coleman Ridge Unit 3



Zoned R5

# LEGEND

Note: Not all features shown below may be visible on the corresponding map due to map scale and/or if the layer is turned on/off by the map creator.

## Base Map Data

- COSA Facilities
- Community Service Centers
- Golf Courses
- Libraries
- Missions
- Schools
- Hospitals
- Generalized Major Highways (> 1:50,000)
- Interstate Highways (< 1:50,000)
- US Highway (< 1:50,000)
- State Highway or Loop (< 1:50,000)
- Minor State Road (< 1:50,000)
- Local Street (1:5,000 - 1:50,000)

## Railroad Lines

- Main Line
- Spur
- Parcels
- Bexar County Boundary
- Hydro Polygons (Lakes, SA River)
- Hydro Lines (Rivers, Creeks, Streams)
- 10-foot Contours
- Airports
- Colleges and Universities
- Parks
- Military Bases

## Zoning Data

- Airport Hazard Overlay Districts (AHOD)
- Historic Districts
- Military Lighting Overlay Districts (MLOD)
- Neighborhood Conservation Districts
- River District

## Zoning Categories

- Unknown Value
- Arts and Ent., Commercial, Office Classes
- Urban Classes
- Reserve and Resource Classes
- Planned and Military Community Classes
- Quarry and Ranch Classes
- Industrial Classes
- Residential Classes
- No COSA Zoning

## Flood and Water Resources Data

- 100 Year Flood Plain
- 500 Year Flood Plain
- Aquifer
- Mandatory Detention Areas

## Political and Other Boundary Data

- Zip Code Boundaries
- Voter Precincts
- Other City Limit Boundary
- Other City ETJs
- COSA Limited Purpose Annexation
- COSA City Limit Boundary (Outline)
- COSA City Limit Boundary (Fill)
- COSA ETJ

## Other Planning Data

- Neighborhood Associations
- Neighborhood Community Perimeter Plans
- Approved Master Development Plans (MDP)

## Sector Plan Use

- Agribusiness Tier
- Civic Center
- Country Tier
- General Urban Tier
- Military Center
- Mixed Use Center
- Natural Tier
- Not Applicable
- Regional Center
- Rural Estate Tier
- Specialized Center
- Suburban Tier

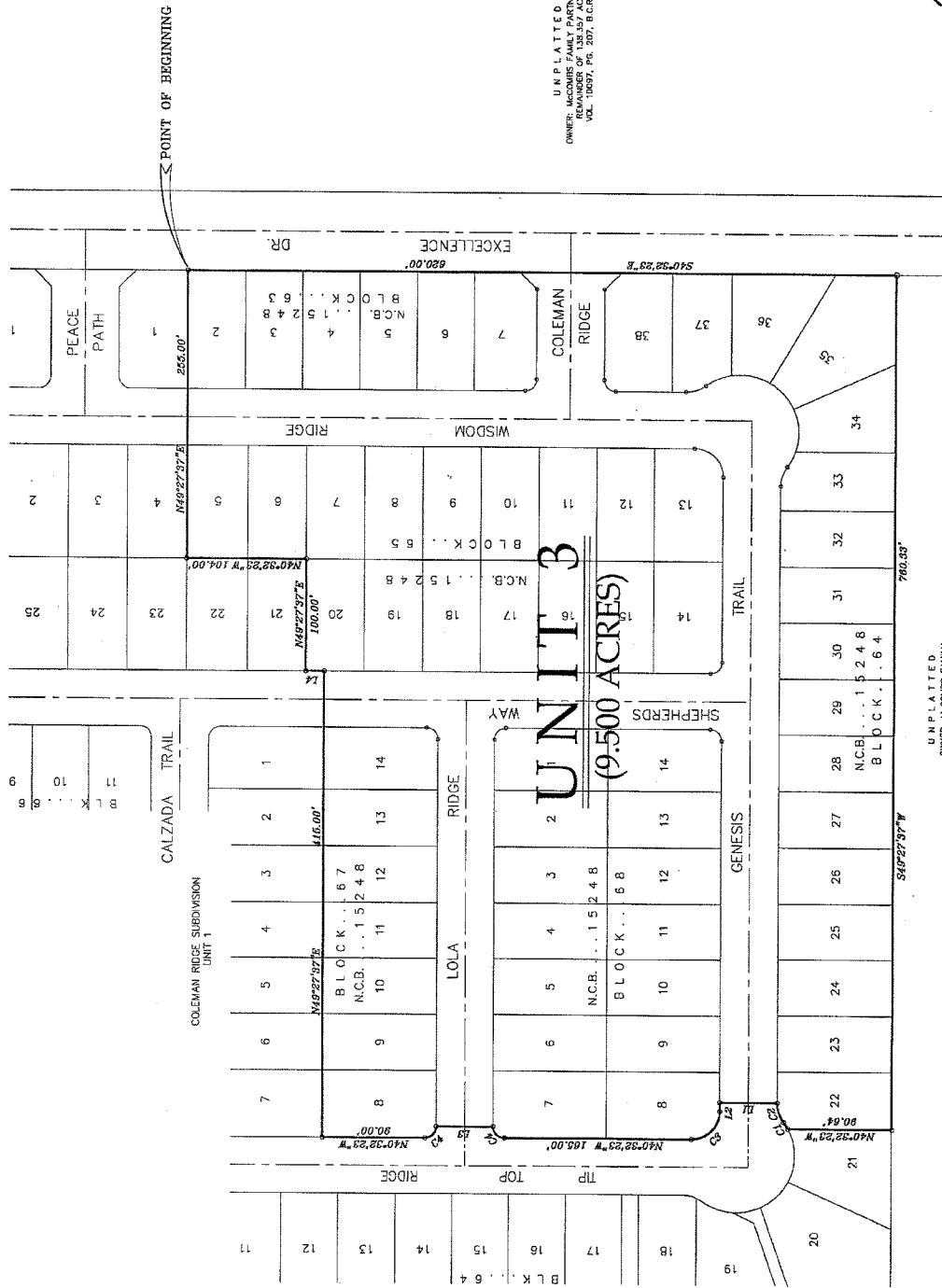
## Future Land Use

- Low Density Residential Estate
- Low Density Residential
- Medium Density Residential
- High Density Residential
- Commercial
- Neighborhood Commercial
- Community Commercial
- Regional Commercial
- Low Density Mixed Use
- Mixed Use
- High Density Mixed Use
- Office Park
- Business Park
- Light Industrial
- Medium Industrial
- Heavy Industrial
- Public Institutional
- Parks/Open Space
- Agriculture
- Transit Oriented Development
- Military
- Undeveloped
- No Land Use in Plan

**DISCLAIMER:** The City of San Antonio does not guarantee the accuracy, adequacy, completeness or usefulness of any information. The City does not warrant the completeness, timeliness, or positional, thematic, and attribute accuracy of the GIS data. The GIS data, cartographic products, and associated applications are not legal representations of the depicted data. Information shown on these maps is derived from public records that are constantly undergoing revision. Under no circumstances should GIS-derived products be used for final design purposes. The City provides this information on an as is basis without warranty of any kind, express or implied, including but not limited to warranties of merchantability or fitness for a particular purpose, and assumes no responsibility for anyone's use of the information. The appropriate City Department should always be contacted for official and current information. In order to proceed, please indicate you understand the disclaimer by clicking on the button below. Thank you.

CURVE	RADIUS	LENGTH	TANGENT	DELTA	CHORD
C1	10.00	3.38	7.9815°	7.10	7.10
C2	25.00	18.29	30.3822°	35.36	35.36
C3	25.00	39.27	25.00°	60.0000°	60.0000°
C4	10.00	15.71	10.00°	30.0000°	30.0000°

LINE	LENGTH	BEARING
L1	50.00	N40°32'43"W
L2	7.79	S49°27'37"W
L3	50.00	N40°32'43"W
L4	15.00	N40°32'43"W



**COLEMAN RIDGE SUBDIVISION UNIT 3  
METES & BOUNDS EXHIBIT**

**BRIONES**  
CONSULTING & ENGINEERING LTD.  
8118 BROADWAY  
SAN ANTONIO, TX 78209  
TBPE FIRM REG. NO. F-5028

(210) 828-1431  
(210) 828-1432 fax

September 30, 2011

**FIELD NOTES**  
**COLEMAN RIDGE SUBDIVISION UNIT 3 (UNRECORDED)**  
**SAN ANTONIO, TEXAS**

Being 9.500 acres of land out of a 43.852 acre tract as described by Deed and recorded in Volume 14566, Page 1021 of the Official Public Records of Bexar County, Texas, and being more particularly described as follows:

Beginning at the most Eastern corner of Lot 1, Block 63, N.C.B. 15248, Coleman Ridge Subdivision Unit 1, as recorded in Volume 9630, Pages 140-143, Deed and Plat Records, Bexar County, Texas;

THENCE; along the Southwest right-of-way line of Excellence Drive, S 40°-32'-23" E, a distance of 620.00 feet to a point for the most eastern corner of the herein described 9.500 acre tract;

THENCE; departing the Southwest right-of-way line of Excellence Drive, S 49°-27'-37" W, a distance of 760.33 feet to a point for the most southern corner of the herein described tract of land;

THENCE; following the Southwest boundary of the herein described tract of land, the following courses and distances:

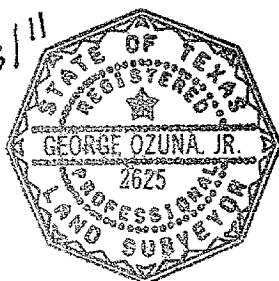
- N 40°-32'-23" W a distance of 90.64 feet to a point on a curve for a corner;
- Along a curve to the left having a radius of 51.00 feet, a central angle of 07°-59'-15", and arc length of 7.11 feet and a chord bearing and distance of N 17°-18'-52" E, 7.10 feet to a point of reverse curvature for a corner;
- Thence, along a curve to the right having a radius of 29.00 feet, a central angle of 36°-08'-23", an arc length of 18.29 feet and a chord bearing and distance of N 31°-23'-26" E, 17.99 feet to a point of tangent for a corner;
- N 40°-32'-23" W, a distance of 50.00 feet to a point for a corner;
- S 49°-27'-37" W, a distance of 7.79 feet to a point of curvature for a corner;
- Along a curve to the right having a radius of 25.00 feet, a central angle of 90°-00'-00", an arc length of 39.27 feet and a chord bearing and distance of N 85°-32'-23" W, 35.36 feet to a point of tangent for a corner;



- N 40°-32'-23" W a distance of 165.00 feet to a point of curvature for a corner;
- Along a curve to the right having a radius of 10.00 feet, a central angle of 90°-00'-00", an arc length of 15.71 feet and a chord bearing and distance of N 04°-27'-37" E, 14.14 feet to a point of tangent for a corner;
- N 40°-32'-23" W, a distance of 50.00 feet to a non-tangent point of curvature for a corner;
- Along a curve to the right having a radius of 10.00, a central angle of 90°-00'-00", an arc length of 15.71 feet, and a chord bearing and distance of N 85°-32'-23" W, 14.14 feet to a point of tangent for a corner;
- N 40°-32'-23" W, a distance of 90.00 feet to a point for the most western corner of the herein described tract of land;

THENCE; along the Northwest boundary of the herein described tract of land, the following courses and distances;

- N 49°-27'-37" E, a distance of 415.00 feet to a point for a corner;
- N 40°-32'-23" W, a distance of 16.00 feet to a point for a corner;
- N 49°-27'-37" E, a distance of 100.00 feet to a point for a corner;
- N 40°-32'-23" W, a distance of 104.00 feet to a point for a corner;
- N 49°-27'-37" E, a distance of 255.00 feet to the Point of Beginning and containing 9.500 acres of land.



*George Ozuna Jr*  
George Ozuna, Jr., P.E., R.P.L.S.  
Registered Public Land Surveyor

January 20, 2014

FILE MEMORANDUM

To: City of San Antonio

From: Natalie Griffith, President

Re: Environmental Assessment for Coleman Ridge Subdivision

This serves to confirm that the 9.5 acre tract is part of the 43 acre subdivision named Coleman Ridge whose Environmental Assessment was previously approved by the City of San Antonio in August, 2010. Attached is the City-approved Environmental Assessment approval page.

Thank you.

Habitat for Humanity of San Antonio



**Department of Grants Monitoring and Administration  
Environmental Assessment (per 58.36)**

1. Submitting Agency Name, Location & Phone #: Habitat for Humanity of San Antonio, Inc. 311 Probandt, San Antonio, TX 78204 210-223-5203	2. Project Name: Coleman Ridge Subdivision Project Number: <u>CDBG 28-RT003181880</u>
3. Project/Activity Address Property is 300 ft off Pearsall Road and off the Northwest Corner of Pearsall Road and Loop 410 (street address not yet assigned), San Antonio, TX 78252	4. Funding Source <input checked="" type="checkbox"/> CDBG <input type="checkbox"/> HOME Total Estimated Cost of project: <u>1,000,000</u> Amount of CDBG Funding: \$ 1,000,000 Amount of HOME Funding: \$
5. <input type="checkbox"/> Multifamily <input type="checkbox"/> Elderly <input checked="" type="checkbox"/> Single Family <input type="checkbox"/> Other	6. Number of: <u>50</u> Dwelling Units <u>    </u> Buildings <u>43</u> Acres
8. <input type="checkbox"/> Rehabilitation <input type="checkbox"/> Reconstruction <input type="checkbox"/> Conversion <input checked="" type="checkbox"/> New Construction	9. Is the project in compliance with local zoning requirements? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes (if No, explain)
By signing below the Subrecipient certifies in writing that each activity or project noted in the record meets the conditions specified for the classified Environmental Review under section 24 CFR 58.34(a), 58.35(b) or 58.5 and that the necessary site visits have been conducted and compliance documentation has been prepared and reviewed in order to properly release funds and proceed with the activities of the project. Please keep a copy of this determination in your project files.	
Preparer: (signature) <u>Natalie Griffith</u> Printed Name: <u>Natalie Griffith, Executive Vice President</u> Date: <u>6/24/10</u>	Supervisor (signature) <u>Natalie Griffith</u> Printed Name: <u>Natalie Griffith, Executive VP</u> Date: <u>6/24/10</u>

**Grants Monitoring and Administration Use Only: Findings and Recommendations are to be prepared after the environmental analysis is completed. Date Received by GMA: 6-27-10**

1. Is project/activity in compliance with applicable laws and regulations  
 Yes  No

2. Is an Environmental Impact Statement (EIS) required?  
 Yes  No

3. A finding of No Significant Impact (FONSI) can be made. Project will not significantly affect the quality of the human environment. Yes  No

4.  Project is recommended for approval (List any conditions and requirements):

5.  Project is recommended for rejection (State reasons):

List of required mitigation and/or corrective action is attached.

**NOTE:**  
Historic approval  
\* not submitted by agency.  
\* Approval rec'd 8-3-10  
by GMA Analyst Y.C.

By signing below the Grants Monitoring and Administration staff certifies in writing that each activity or project noted in the record meets the conditions specified for the classified Environmental Review under section 24 CFR 58.34(a), 58.35(b) or 58.5 and that the necessary site visits have been conducted and compliance documentation has been prepared and reviewed in order to properly release funds and proceed with the activities of the project.

Signature CD Analyst: Valencia Conespo Date: Aug 7/10  
Printed Name: Valencia Conespo

GMA Coordinator (signature): AN BASTA Date: 8/9/10  
Printed Name: AN BASTA

Reviewed for Completeness: Cerme Munoz Date: 8/12/10  
Environmental Review Officer (Printed Name) CONNIE MUNOZ

By signing below the Responsible Entity certifies in writing that each activity or project meets the conditions specified for the listed Environmental Review under section 24 CFR 58.34(a)

Nina Nixon-Mendez Date: 8/12/10  
Approving Official: Nina Nixon-Mendez, Certifying Official Grants Administrator, Grants Monitoring and Administration



**ECOLOGICAL COMMUNICATIONS CORPORATION**  
Environmental Services

**RECEIVED**

JUL 29 2010

THC-ADMIN

July 29, 2010

Bill Martin  
Texas Historical Commission  
P.O. Box 12276  
Austin, TX 78711-2276

RE: Request for Section 106 review

Dear Bill,

At the request of Habitat for Humanity of San Antonio, Inc., I am submitting for your review pursuant to Section 106 of the National Historic Preservation Act the enclosed draft report of archeological investigations I conducted on a 43.9 acre parcel (the proposed Coleman Ridge Subdivision) along Old Pearsall Road in San Antonio, Bexar County Texas.

No cultural resources were found on the property and the report is submitted in the form of a no-findings letter report.

If you have any questions, please call or email me. Thanks!

Sincerely,  
ECOLOGICAL COMMUNICATIONS CORPORATION

W. Nicholas Trierweiler, Ph.D.  
Principal Investigator

Xc: Natalie Griffith, Habitat for Humanity of San Antonio, Inc.

NO HISTORIC PROPERTIES AFFECTED PROJECT MAY PROCEED	
by	<i>William A. Wolfe</i>
for Mark Wolfe State Historic Preservation Officer	
Date	8/25/10
Track#	201017035

DRAFT REPORT ACCEPTABLE	
by	<i>William A. Wolfe</i>
for Mark Wolfe Executive Director, THC	
Date	8/25/10
Track#	

---

Old Republic National Title Insurance Company  
400 Second Avenue South  
Minneapolis, MN 55401



## **Commitment For Title Insurance**

**Issued through the Office of:**  
Trinity Title of Texas, LLC  
3522 Paesanos Parkway, Suite 200  
San Antonio, TX 78231  
Phone: 210-496-2223



**COMMITMENT FOR TITLE INSURANCE**  
**Issued by**  
**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**

THE FOLLOWING COMMITMENT FOR TITLE INSURANCE IS NOT VALID UNLESS YOUR NAME AND THE POLICY AMOUNT ARE SHOWN IN SCHEDULE A, AND OUR AUTHORIZED REPRESENTATIVE HAS COUNTERSIGNED BELOW.

We (Old Republic National Title Insurance Company) will issue our title insurance policy or policies (the Policy) to You (the proposed insured) upon payment of the premium and other charges due, and compliance with the requirements in Schedule B and Schedule C. Our Policy will be in the form approved by the Texas Department of Insurance at the date of issuance, and will insure your interest in the land described in Schedule A. The estimated premium for our Policy and applicable endorsements is shown on Schedule D. There may be additional charges such as recording fees, and expedited delivery expenses.

This Commitment ends ninety (90) days from the effective date, unless the Policy is issued sooner, or failure to issue the Policy is our fault. Our liability and obligations to you are under the express terms of this Commitment and end when this Commitment expires.

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**  
*A Stock Company*  
400 Second Avenue South, Minneapolis, Minnesota 55401  
(612) 371-1111

*Kim Selzer*

Authorized Signatory

By

*Mark A. Bibeau*

President

Attest

*David Wald*

Secretary

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## CONDITIONS AND STIPULATIONS

1. If you have actual knowledge of any matter which may affect the title or mortgage covered by this Commitment, that is not shown in Schedule B, you must notify us in writing. If you do not notify us in writing, our liability to you is ended or reduced to the extent that your failure to notify us affects our liability. If you do notify us, or we learn of such matter, we may amend Schedule B, but we will not be relieved of liability already incurred.
2. Our liability is only to you, and others who are included in the definition of Insured in the Policy to be issued. Our liability is only for actual loss incurred in your reliance on this Commitment to comply with its requirements or to acquire the interest in the land. Our liability is limited to the amount shown in Schedule A of this Commitment and will be subject to the following terms of the Policy: Insuring Provisions, Conditions and Stipulations, Exceptions and Exclusions.

## TEXAS TITLE INSURANCE INFORMATION

<p>Title insurance insures you against loss resulting from certain risks to your title.</p> <p>The Commitment for Title Insurance is the title insurance company's promise to issue the title insurance policy. The Commitment is a legal document. You should review it carefully to completely understand it before your closing date.</p>	<p>El seguro de titulo le asegura en relacion a perdidas resultantes de ciertos riesgos que pueden afectar el titulo de su propiedad.</p> <p>El Compromiso para Seguro de Titulo es la promesa de la compania aseguradora de titulos de emitir la poliza de seguro de titulo. El Compromiso es un documento legal. Usted debe leerlo cuidadosamente y entenderlo completamente antes de la fecha para finalizar su transaccion.</p>
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Your Commitment for Title Insurance is a legal contract between you and us. The Commitment is not an opinion or report of your title. It is a contract to issue you a policy subject to the Commitment's terms and requirements.

Before issuing a Commitment for Title Insurance (the Commitment) or a Title Insurance Policy (the Policy), the Title Insurance Company (the Company) determines whether the title is insurable. This determination has already been made. Part of that determination involves the Company's decision to insure the title except for certain risks that will not be covered by the Policy. Some of these risks are listed in Schedule B of the attached Commitment as Exceptions. Other risks are stated in the Policy as Exclusions. These risks will not be covered by the Policy. The Policy is not an abstract of title nor does a Company have an obligation to determine the ownership of any mineral interest.

- **MINERALS AND MINERAL RIGHT** may not be covered by the Policy. The Company may be unwilling to insure title unless there is an exclusion or an exception as to Minerals and Mineral Rights in the Policy. Optional endorsements insuring certain risks involving minerals, and the use of improvements (excluding lawns, shrubbery and trees) and permanent buildings may be available for purchase. If the title insurer issues the title policy with an exclusion or exception to the minerals and mineral rights, neither this Policy, nor the optional endorsements, ensure that the purchaser has title to the mineral rights related to the surface estate.

Another part of the determination involves whether the promise to insure is conditioned upon certain requirements being met. Schedule C of the Commitment lists these requirements that must be satisfied or the Company will refuse to cover them. You may want to discuss any matters shown in Schedules B and C of the Commitment with an attorney. These matters will affect your title and your use of the land.

When your Policy is issued, the coverage will be limited by the Policy's Exceptions, Exclusions and Conditions, defined below.

- **EXCEPTION** are title risks that a Policy generally covers but does not cover in a particular instance. Exceptions are shown on Schedule B or discussed in Schedule C of the Commitment. They can also be added if you do not comply with the Conditions section of the Commitment. When the Policy is issued, all Exceptions will be on Schedule B of the Policy.

- **EXCLUSION** are title risks that a Policy generally does not cover. Exclusions are contained in the Policy but not shown or discussed in the Commitment.

- **CONDITION** are additional provisions that qualify or limit your coverage. Conditions include your responsibilities and those of the Company. They are contained in the Policy but not shown or discussed in the Commitment. The Policy Conditions are not the same as the Commitment Conditions.

You can get a copy of the policy form approved by the Texas Department of Insurance by calling the Title Insurance Company at 1-888-678-1700 or by calling the title insurance agent that issued the Commitment. The Texas Department of Insurance may revise the policy form from time to time.

You can also get a brochure that explains the policy from the Texas Department of Insurance by calling 1-800-252-3439.

Before the Policy is issued, you may request changes in the policy. Some of the changes to consider are:

- Request amendment of the "area and boundary" exception (Schedule B, paragraph 2). To get this amendment, you must furnish a survey and comply with other requirements of the Company. On the Owner Policy, you must pay an additional premium for the amendment. If the survey is acceptable to the Company and if the Company's other requirements are met, your Policy will insure you against loss because of discrepancies or conflicts in boundary lines, encroachments or protrusions, or overlapping of improvements. The Company may then decide not to insure against specific boundary or survey problems by making special exceptions in the Policy. Whether or not you request amendment of the "area and boundary" exception, you should determine whether you want to purchase and review a survey if a survey is not being provided to you.

- Allow the Company to add an exception to "rights of parties in possession." If you refuse this exception, the Company or the title insurance agent may inspect the property. The Company may except to and not insure you against the rights of specific persons, such as renters, adverse owners or easement holders who occupy the land. The Company may charge you for the inspection. If you want to make your own inspection, you must sign a Waiver of Inspection form and allow the Company to add this exception to your Policy.

The entire premium for a Policy must be paid when the Policy is issued. You will not owe any additional premiums unless you want to increase your coverage at a later date and the Company agrees to add an Increased Value Endorsement.

COMMITMENT FOR TITLE INSURANCE

Issued By

*Old Republic National Title Insurance Company*

SCHEDULE A

Effective Date: **January 14, 2014,**

GFNo. **558BF**

Commitment No. \_\_\_\_\_, issued **January 23, 2014,**

1. The policy or policies to be issued are:

- (a) OWNER'S POLICY OF TITLE INSURANCE (Form T-1)  
(Not applicable for improved one-to-four family residential real estate)  
Policy Amount:  
PROPOSED INSURED:
- (b) TEXAS RESIDENTIAL OWNER'S POLICY OF TITLE INSURANCE  
- ONE-TO-FOUR FAMILY RESIDENCES (Form T-1R)  
Policy Amount:  
PROPOSED INSURED:
- (c) LOAN POLICY OF TITLE INSURANCE (Form T-2)  
Policy Amount: **\$500,000.00**  
PROPOSED INSURED: **City of San Antonio Office of Grants Monitoring and Administration**  
Proposed Borrower: **Habitat for Humanity of San Antonio, Inc., a Texas Non-Profit Corporation**
- (d) TEXAS SHORT FORM RESIDENTIAL LOAN POLICY OF TITLE INSURANCE (Form T-2R)  
Policy Amount:  
PROPOSED INSURED:  
Proposed Borrower:
- (e) LOAN TITLE POLICY BINDER ON INTERIM CONSTRUCTION LOAN (Form T-13)  
Binder Amount:  
PROPOSED INSURED:  
Proposed Borrower:
- (f) OTHER  
Policy Amount:  
PROPOSED INSURED:

2. The interest in the land covered by this Commitment is: **Fee Simple**

3. Record title to the land on the Effective Date appears to be vested in:  
**HABITAT FOR HUMANITY OF SAN ANTONIO, INC., A TEXAS NON-PROFIT CORPORATION**

4. Legal description of the land:  
**Being 9.500 acres of land, more or less, out of the MARIA F. RODRIGUEZ SURVEY NO. 4, ABSTRACT NO. 16, New City Block 15248, City of San Antonio, Bexar County, Texas, to be known as COLEMAN RIDGE SUBDIVISION UNIT 3; said 9.500 acres being more particularly described on EXHIBIT "A" attached hereto and made a part hereof.**

Countersigned  
Trinity Title of Texas, LLC  
By:



COMMITMENT FOR TITLE INSURANCE

Issued By

*Old Republic National Title Insurance Company*

SCHEDULE B

EXCEPTIONS FROM COVERAGE

In addition to the Exclusions and Conditions and Stipulations, your Policy will not cover loss, costs, attorneys' fees, and expenses resulting from:

1. The following restrictive covenants of record itemized below (We must either insert specific recording data or delete this exception):

**Item No 1, Schedule B, is deleted in its entirety.**

2. Any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements.
3. Homestead or community property or survivorship rights, if any, of any spouse of any insured. (Applies to the Owner's Policy only.)
4. Any titles or rights asserted by anyone, including, but not limited to, persons, the public, corporations, governments or other entities,
  - a. to tidelands, or lands comprising the shores or beds of navigable or perennial rivers and streams, lakes, bays, gulfs or oceans, or
  - b. to lands beyond the line of harbor or bulkhead lines as established or changed by any government, or
  - c. to filled-in lands, or artificial islands, or
  - d. to statutory water rights, including riparian rights, or
  - e. to the area extending from the line of mean low tide to the line of vegetation, or the rights of access to that area or easement along and across that area.

(Applies to the Owner's Policy only.)

5. Standby fees, taxes and assessments by any taxing authority for the year **2014**, and subsequent years; and subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership, but not those taxes or assessments for prior years because of an exemption granted to a previous owner of the property under Section 11.13, *Texas Tax Code*, or because of improvements not assessed for a previous tax year. (If Texas Short Form Residential Loan Policy (T-2R) is issued, that policy will substitute "which become due and payable subsequent to Date of Policy" in lieu of "for the year 2013 and subsequent years.")
6. The terms and conditions of the documents creating your interest in the land.
7. Materials furnished or labor performed in connection with planned construction before signing and delivering the lien document described in Schedule A, if the land is part of the homestead of the owner. (Applies to the Loan Title Policy Binder on Interim Construction Loan only, and may be deleted if satisfactory evidence is furnished to us before a binder is issued.)
8. Liens and leases that affect the title to the land, but that are subordinate to the lien of the insured mortgage. (Applies to Loan Policy (T-2) only.)



9. The Exceptions from Coverage and Express Insurance in Schedule B of the Texas Short Form Residential Loan Policy (T-2R). (Applies to Texas Short Form Residential Loan Policy (T-2R) only. Separate exceptions 1 through 8 of this Schedule B do not apply to the Texas Short Form Residential Loan Policy (T-2R).
  
10. The following matters and all terms of the documents creating or offering evidence of the matters (We must insert matters or delete this exception.):
  - a. **Rights of parties in possession (Owner Policy only)**
  - b. **65' Drainage Easement referenced in Volume 14566, Page 1021 Real Property Records, BEXAR County, Texas.**
  - c. **Mineral conveyance recorded in Volume 2143, Page 230 Deed Records, BEXAR County, Texas.**
  - d. **Mineral reservations recorded in Volume 3075, Page 592, and Volume 3827, Page 257 Deed Records, BEXAR County, Texas.**

## COMMITMENT FOR TITLE INSURANCE

Issued By

### *Old Republic National Title Insurance Company*

#### SCHEDULE C

Your Policy will not cover loss, costs, attorneys' fees, and expenses resulting from the following requirements that will appear as Exceptions in Schedule B of the Policy, unless you dispose of these matters to our satisfaction, before the date the Policy is issued:

1. Documents creating your title or interest must be approved by us and must be signed, notarized and filed for record.
2. Satisfactory evidence must be provided that:
  - a. no person occupying the land claims any interest in that land against the persons named in paragraph 3 of Schedule A,
  - b. all standby fees, taxes, assessments and charges against the property have been paid,
  - c. all improvements or repairs to the property are completed and accepted by the owner, and that all contractors, subcontractors, laborers and suppliers have been fully paid, and that no mechanic's, laborer's or materialmen's liens have attached to the property,
  - d. there is legal right of access to and from the land,
  - e. (on a Loan Policy only) restrictions have not been and will not be violated that affect the validity and priority of the insured mortgage.
3. You must pay the seller or borrower the agreed amount for your property or interest.
4. Any defect, lien or other matter that may affect title to the land or interest insured, that arises or is filed after the effective date of this Commitment.
5. **Appears to be clear of liens. Company requires Lien Affidavit.**
6. **Ascertain who can execute instruments on behalf of the record owner, and secure proof of their authority to act.**
7. **In addition to the requirements set forth in Schedule C of the Commitment, the following requirements must be met prior to the Issuance of Policies**
  - a) **A properly completed Affidavit as to Debts and Liens executed by Seller.**
  - b) **A properly completed Waiver of Inspection, executed by the proposed Insured, for each Owner Policy requested.**
  - c) **A properly completed Owner Policy Rejection, executed by purchaser, for each residential sale in which a Mortgagee Policy is to be issued, but not Owner Policy.**
  - d) **Proof of payment of all taxes and assessments due and owing at the time of settlement, in a form acceptable to the Company.**
  - e) **Assessments and/or current maintenance charges due pursuant to restriction covenants, if any, be paid in full.**
8. **FOR INFORMATIONAL PURPOSES ONLY-24 MONTH CHAIN OF TITLE:**

**The following deed(s) have been recorded in the last 24 months in the Official Public Records of Bexar County, Texas: 14566/1021**
9. **ARBITRATION:**

**The Owner Policy of Title Insurance (Form T-1), the Mortgagee Policy of Title Insurance (Form T-2) and the Texas Short Form Residential Mortgagee Policy of Title Insurance (T-2R) contain an arbitration provision.**

It allows the Insured or the Company to require arbitration if the amount of insurance is \$1,000,000.00 or less. If the Insured wants to retain the right to sue the Company in case of a dispute over a claim, the Insured must request deletion of the arbitration provision before the Policy is issued. The Insured may do this by signing the Deletion of Arbitration Provision form and returning it to the company at or before the closing of the real estate transaction or by writing to the Company.

- 10. Good funds in an amount equal to all disbursements must be received and deposited before any funds may be disbursed. Partial disbursements prior to the receipt and deposit of good funds are not permitted. Good funds means cash, wire transfer, certified checks, cashier's checks and teller checks.
- 11. In the event the transaction covered herein is a refinance transaction the borrower may be entitled to use a prior survey subject to Title Company requirements.

**NOTE:**

In the event that the lien as shown on Schedule A is a conventional loan the following applies. In the Mortgagee Policy of Title Insurance to be issued, Schedule A, Item 1 shall read as follows: , and each successor in ownership of the indebtedness secured by the Insured mortgage, except a successor who is an obligor under the provisions of Section 12(c) of the Conditions and Stipulations.

**NOTICE:**

Escrow agent (i) has no liability on a check until the check has cleared; (ii) shall not be liable for any interest or other charge on the Earnest Money and shall be under no duty to invest or re-invest funds held by it at any time unless otherwise agreed in writing; and (iii) may receive financial benefits from depository institutions based, in whole or in part, on the maintenance of escrow deposits which may or may not include the Earnest Money described herein.

**NOTICE TO BUYER(S):**

Schedule B, Item No. 2 will be amended on the Residential Owner Policy of Title Insurance (T-1R) to read "Shortages in Area" upon payment of 5% of the basic premium.

Countersigned  
Trinity Title of Texas, LLC  
By:



**COMMITMENT FOR TITLE INSURANCE**

**SCHEDULE D**

GFNo. 558BF

Effective Date: **January 14, 2014,**

Pursuant to the requirements of Rule P-21, Basic Manual of Rules, Rates and Forms for the writing of Title Insurance in the State of Texas, the following disclosures are made:

1. The following individuals are directors and/or officers, as indicated, of the Title Insurance Company issuing this Commitment Shareholders owning, controlling or holding, either directly or indirectly, 10% or more of the shares of Old Republic National Title Insurance Company and all individuals partnerships, corporations, trusts or other entities owning ten percent (10%) or more of Old Republic National Title Insurance Company of as of the last day of the year preceding the date hereinabove set fort are as follows: Old Republic National Title Insurance Company - 100%, a wholly owned subsidiary of Old Republic Title Insurance Group, Inc., a wholly owned subsidiary of Old Republic International Corporation

**DIRECTORS OF OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**

HARRINGTON BISCHOF	JOHN M. DIXON	STEVE R. WALKER
JAMES HELLAUER	ARNOLD L. STEINER	A.C. ZUCARO
DENNIS P. VAN MIEGHEM	JAMES A. KELLOGG	FREDERICKA TAUBITZ
RANDE K. YEAGER	CHARLES F. TITTERTON	LEO E. KNIGHT, JR.

**OFFICERS OF OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**

MARK BILBREY, President	RANDE K. YEAGER, Chairman and CEO
STEPHEN C. WILSON, Executive Vice President, Vice Chairman	MARK M. BUDZINSKI, Executive Vice President
DANIEL M. WOLD, Sr. Vice President, Secretary, General Counsel	PATRICK A. CONNOR, Executive Vice President
GARY J. HORN, Executive Vice President	MIKE TARPEY, Vice president and Treasurer
R. WAYNE SHUPE, Executive Vice President	ROBERT J. CHAPMAN, Executive Vice President
CHERYL JONES, Executive Vice President	CHARLES KOVALESKI, Executive Vice President
JOHN A. MAGNESS, Executive Vice President	

2. AGENT: Trinity Title of Texas, LLC
  - (a) A list of each shareholder, owner, partner, or other person having, owning, or controlling one percent (1%) or more of the Title Insurance Agent that will receive a portion of the premium:

ET INVESTMENTS, LLC  
OLD REPUBLIC NATIONAL TITLE HOLDING CO.  
LORI A. NAYLOR  
DANA R. BATEMAN  
JENNIFER R. NEDDEAU  
DALE LEWIS  
HENRY J. MACIAS  
JILL K. CORTISSOZ  
BRIAN A. BORECKI

- (b) A listing of each shareholder, owner, partner, or other person having, owning, or controlling ten percent (10%) or more of any entity that has, owns, or controls one percent (1%) or more of the Title Insurance Agent that will receive a portion of the premium:

JOHN P. DWYER, JR.  
BRYAN R. WILLIS

- (c) Officers of Trinity Title Texas, LLC are:

John P. Dwyer, Jr .                      Chief Executive Officer

Bryan R. Willis	Executive Vice President
James M Shumway	Chief Financial Officer, Treasurer
Mary Jo Gross	Vice President, Secretary
John A Magness	Senior Vice President Austin, San Antonio
Lori A. Naylor	President, On Site Manager-Austin Division
Jennifer R. Neddeau	Vice President, Assistant Treasurer-Austin Division
Dana R. Bateman	Vice President, Assistant Secretary -Austin Division
Dale E. Lewis	President, On Site Manager- San Antonio Division
Henry J. Macias	Vice President, San Antonio Division
Jill K. Cortisoz	Vice President, Assistant Secretary-San Antonio Division
Harvey C. Coggins	Senior Vice President- DFW Div
Brian A. Borecki	Vice President, Assistant Secretary- DFW Div

3. You are entitled to receive advance disclosure of settlement charges in connection with the proposed transaction to which this commitment relates. Upon your request, such disclosure will be made to you. Additionally, the name of any person, firm or corporation receiving a portion of the premium from the settlement of this transaction will be disclosed on the closing or settlement statement.

You are further advised that the estimated title premium\* is:

Owner's Policy	<u>\$0.00</u>
Loan Policy	<u>\$3,091.00</u>
Endorsement Charges	<u>\$463.65</u>
Other	<u>\$0.00</u>
Total	<u>\$3,554.65</u>

Of this total amount: 15% will be paid to the policy issuing Title Insurance Company; 85% will be retained by the issuing Title Insurance Agent; and the remainder of the estimated premium will be paid to other parties as follows:

<u>Amount</u>	<u>To Whom</u>	<u>For Services</u>
52.50%	Law Offices of Kevin H. Berry	Closing and Funding

" \*The estimated premium is based upon information furnished to us as of the date of this Commitment for Title Insurance. Final determination of the amount of the premium will be made at closing in accordance with the Rules and Regulations adopted by the Commissioner of Insurance."

## TEXAS TITLE INSURANCE INFORMATION

<p>Title insurance insures you against loss resulting from certain risks to your title.</p> <p>The commitment for Title Insurance is the title insurance company's promise to issue the title insurance policy. The commitment is a legal document. You should review it carefully to completely understand it before your closing date.</p>	<p>El seguro de título le asegura en relación a pérdidas resultantes de ciertos riesgos que pueden afectar el título de su propiedad.</p> <p>El Compromiso para Seguro de Título es la promesa de la compañía aseguradora de títulos de emitir la póliza de seguro de título. El Compromiso es un documento legal. Usted debe leerlo cuidadosamente y endenterlo complemente antes de la fecha para finalizar su transacción.</p>
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Your Commitment of Title insurance is a legal contract between you and us. The Commitment is not an opinion or report of your title. It is a contract to issue you a policy subject to the Commitment's terms and requirements.

Before issuing a Commitment for Title insurance (the Commitment) or a Title Insurance Policy (the Policy), the Title Insurance Company (the Company) determines whether the title is insurable. This determination has already been made. Part of that determination involves the Company's decision to insure the title except for certain risks that will not be covered by the Policy. Some of these risks are listed in Schedule B of the attached Commitment as Exceptions. Other risks are stated in the Policy as Exclusions. These risks will not be covered by the Policy. The Policy is not an abstract of title nor does a Company have an obligation to determine the ownership of any mineral interest.

---**MINERALS AND MINERAL RIGHTS** may not be covered by the Policy. The Company may be unwilling to insure title unless there is an exclusion or an exception as to Minerals and Mineral Rights in the Policy. Optional endorsements insuring certain risks involving minerals, and the use of improvements (excluding lawns, shrubbery and trees) and permanent buildings may be available for purchase. If the title insurer issues the title policy with an exclusion or exception to the minerals and mineral rights, neither this Policy, nor the optional endorsements, ensure that the purchaser has title to the mineral rights related to the surface estate.

Another part of the determination involves whether the promise to insure is conditioned upon certain requirements being met. Schedule C of the Commitment lists these requirements that must be satisfied or the Company will refuse to cover them. You may want to discuss any matters shown in Schedules B and C of the Commitment with an attorney. These matters will affect your title and your use of the land.

When your policy is issued, the coverage will be limited by the Policy's Exceptions, Exclusions and Conditions, defined below.

---**EXCEPTIONS** are title risks that a Policy generally covers but does not cover in a particular instance. Exceptions are shown on Schedule B or discussed in Schedule C of the Commitment. They can also be added if you do not comply with the Conditions section of the Commitment. When the policy is issued, all Exceptions will be on Schedule B of the Policy.

---**EXCLUSIONS** are title risks that a Policy generally does not cover. Exclusions are contained in the Policy but not shown or discussed in the Commitment.

---**CONDITIONS** are additional provisions that qualify or limit you coverage. Conditions include your responsibilities and those of the Company. They are contained in the Policy but not shown or discussed in the Commitment. The Policy Conditions are not the same as the Commitment Conditions.

You can get a copy of the policy form approved by the Texas Department of Insurance by calling the Title Insurance Company at (800) 328-4441 or by calling the title insurance agent that issued the Commitment. The Texas Department of Insurance may revise the policy form from time to time.

You can also get a brochure that explains the policy from the Texas Department of Insurance by calling 1-800-252-3439.

Before the Policy is issued, you may request changes in the Policy. Some of the changes to consider are:

---Request amendment of the "area and boundary" exception (Schedule B, paragraph 2). To get this amendment, you must furnish a survey and comply with other requirements of the Company. On the Owner's Policy, you must pay an additional premium for the amendment. If the survey is acceptable to the Company and if the Company's other requirements are met, your Policy will insure you against loss because of discrepancies or conflicts in boundary lines, encroachments or protrusions, or overlapping of improvements. The Company may then decide not to insure against specific boundary or survey problems by making special exceptions in the Policy. Whether or not you request amendment of the "area and boundary" exception, you should determine whether you want to purchase and review a survey if a survey is not being provided to you.

---Allow the Company to add an exception to "rights of parties in possession." If you refuse this exception, the Company or the title insurance agent may inspect the property. The Company may except to and not insure you against the rights of specific persons, such as renters, adverse owners or easement holders who occupy the land. The Company may charge you for the inspection. If you want to make your own inspection, you must sign a Waiver of Inspection form and allow the Company to add this exception to your Policy.

The entire premium for a Policy must be paid when the Policy is issued. You will not owe any additional premiums unless you want to increase your coverage at a later date and the Company agrees to add an Increased Value Endorsement.

**DELETION OF ARBITRATION PROVISION**  
(Not applicable to the Texas Residential Owner's Policy)

Arbitration is a common form of alternative dispute resolution. It can be a quicker and cheaper means to settle a dispute with your Title Insurance Company. However, if you agree to arbitrate, you give up your right to take the Title Company to court and your rights to discovery of evidence may be limited in the arbitration process. In addition, you cannot usually appeal an arbitrator's award.

**Your policy contains an arbitration provision (shown below). It allows you or the Company to require arbitration if the amount of insurance is \$2,000,000 or less. If you want to retain your right to sue the Company in case of a dispute over a claim, you must request deletion of the arbitration provision before the policy is issued. You can do this by signing this form and returning it to the Company at or before the closing of your real estate transaction or by writing to the Company.**

**The arbitration provision in the Policy is as follows:**

"Either the Company or the Insured may demand that the claim or controversy shall be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association ("Rules"). Except as provided in the Rules, there shall be no joinder or consolidation with claims or controversies of other persons. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Insured arising out of or relating to this policy, any service in connection with its issuance or the breach of a policy provision, or to any other controversy or claim arising out of the transaction giving rise to this policy. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Insured, unless the Insured is an individual person (as distinguished from an Entity). All arbitrable matters when the Amount of Insurance is in excess of \$2,000,000 shall be arbitrated only when agreed to by both the Company and the Insured. Arbitration pursuant to this policy and under the Rules shall be binding upon the parties. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court of competent jurisdiction."

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

Old Republic National Title Insurance Company

Premium Amount	Rate Rules	Property Type	County Code	Liability at Reissue Rate	6	7	8
1 \$3,554.65	2 3000 0500	3 9	4 29	5			



## IMPORTANT NOTICE

To obtain information or make a complaint:

You may contact Trinity Title of Texas, LLC,  
210-496-2223.

You may call Old Republic National Title Insurance Company's toll-free telephone number for information or to make a complaint at:

**1-888-678-1700**

You may also write to Old Republic National Title Insurance Company at:

400 Second Avenue South  
Minneapolis, Minnesota 55401  
Attn: Claims Department

You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at:

**1-800-252-3439**

You may write the Texas Department of Insurance:

P. O. Box 149104  
Austin, TX 78714-9104  
Fax: (512) 475-1771  
Web: <http://www.tdi.state.tx.us>  
E-mail: [ConsumerProtection@tdi.state.tx.us](mailto:ConsumerProtection@tdi.state.tx.us)

### **PREMIUM OR CLAIM DISPUTES:**

Should you have a dispute concerning your premium or about a claim you should contact the Old Republic National Title Insurance Company first. If the dispute is not resolved, you may contact the Texas Department of Insurance.

### **ATTACH THIS NOTICE TO YOUR POLICY**

This notice is for information only and does not become a part or condition of the attached document.

## AVISO IMPORTANTE

Para obtener informacion o para someter una queja:

Puede comunicarse con su Trinity Title of Texas, LLC, 210-496-2223.

Usted puede llamar al numero de telefono gratis de Old Republic National Title Insurance Company para informacion o para someter una queja al:

**1-888-678-1700**

Usted tambien puede escribir a Old Republic National Title Insurance Company:

400 Second Avenue South  
Minneapolis, Minnesota 55401  
Attn: Claims Department

Puede comunicarse con el Departamento de Seguros de Texas para obtener informacion acerca de companies, coberturas, derechos o quejas al:

**1-800-252-3439**

Puede escribir al Departament de Seguros de Texas:

P. O. Box 149104  
Austin, TX 78714-9104  
Fax: (512) 475-1771  
Web: <http://www.tdi.state.tx.us>  
E-mail: [ConsumerProtection@tdi.state.tx.us](mailto:ConsumerProtection@tdi.state.tx.us)

### **DISPUTAS SOBRE PRIMAS O RECLAMOS:**

Si tiene una disputa concerniente a su prima o a un reclamo, debe comunicarse con Old Republic National Title Insurance Company primero. Si no se resuelve la disputa, puede entonces comunicarse con el departamento (TDI).

**UNA ESTE AVISO A SU POLIZA:** Este aviso es solo para proposito de information y no se convierte en parte o condicion del documento adjunto.



**Trinity Title of Texas, LLC**  
Privacy Policy Notice

**PURPOSE OF THIS NOTICE**

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Lincoln County Abstract and Title Company.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you such as on applications or other forms.
- Information about your transactions we secure from our files, or from others.
- Information we receive from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

**WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.**

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal information.



September 30, 2011

**FIELD NOTES**  
**COLEMAN RIDGE SUBDIVISION UNIT 3 (UNRECORDED)**  
**SAN ANTONIO, TEXAS**

Being 9.500 acres of land out of a 43.852 acre tract as described by Deed and recorded in Volume 14566, Page 1021 of the Official Public Records of Bexar County, Texas, and being more particularly described as follows:

Beginning at the most Eastern corner of Lot 1, Block 63, N.C.B. 15248, Coleman Ridge Subdivision Unit 1, as recorded in Volume 9630, Pages 140-143, Deed and Plat Records, Bexar County, Texas;

THENCE; along the Southwest right-of-way line of Excellence Drive, S 40°-32'-23" E, a distance of 620.00 feet to a point for the most eastern corner of the herein described 9.500 acre tract;

THENCE; departing the Southwest right-of-way line of Excellence Drive, S 49°-27'-37" W, a distance of 760.33 feet to a point for the most southern corner of the herein described tract of land;

THENCE; following the Southwest boundary of the herein described tract of land, the following courses and distances:

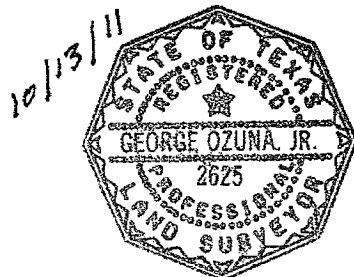
- N 40°-32'-23" W a distance of 90.64 feet to a point on a curve for a corner;
- Along a curve to the left having a radius of 51.00 feet, a central angle of 07°-59'-15", and arc length of 7.11 feet and a chord bearing and distance of N 17°-18'-52" E, 7.10 feet to a point of reverse curvature for a corner;
- Thence, along a curve to the right having a radius of 29.00 feet, a central angle of 36°-08'-23", an arc length of 18.29 feet and a chord bearing and distance of N 31°-23'-26" E, 17.99 feet to a point of tangent for a corner;
- N 40°-32'-23" W, a distance of 50.00 feet to a point for a corner;
- S 49°-27'-37" W, a distance of 7.79 feet to a point of curvature for a corner;
- Along a curve to the right having a radius of 25.00 feet, a central angle of 90°-00'-00", an arc length of 39.27 feet and a chord bearing and distance of N 85°-32'-23" W, 35.36 feet to a point of tangent for a corner;



- N 40°-32'-23" W a distance of 165.00 feet to a point of curvature for a corner;
- Along a curve to the right having a radius of 10.00 feet, a central angle of 90°-00'-00", an arc length of 15.71 feet and a chord bearing and distance of N 04°-27'-37" E, 14.14 feet to a point of tangent for a corner;
- N 40°-32'-23" W, a distance of 50.00 feet to a non-tangent point of curvature for a corner;
- Along a curve to the right having a radius of 10.00, a central angle of 90°-00'-00", an arc length of 15.71 feet, and a chord bearing and distance of N 85°-32'-23" W, 14.14 feet to a point of tangent for a corner;
- N 40°-32'-23" W, a distance of 90.00 feet to a point for the most western corner of the herein described tract of land;

THENCE; along the Northwest boundary of the herein described tract of land, the following courses and distances;

- N 49°-27'-37" E, a distance of 415.00 feet to a point for a corner;
- N 40°-32'-23" W, a distance of 16.00 feet to a point for a corner;
- N 49°-27'-37" E, a distance of 100.00 feet to a point for a corner;
- N 40°-32'-23" W, a distance of 104.00 feet to a point for a corner;
- N 49°-27'-37" E, a distance of 255.00 feet to the Point of Beginning and containing 9.500 acres of land.



*George Ozuna Jr.*  
George Ozuna, Jr., P.E., R.P.L.S.  
Registered Public Land Surveyor

LAND APPRAISAL SUMMARY REPORT

File No.: COLEMAN9.50

Property Address: 9.50 ACRES COLEMAN RIDGE UNIT 3 City: San Antonio State: TX Zip Code: 78252
County: Bexar Legal Description: 9.50 ACRES COLEMAN RIDGE SUBD UNIT 3

Assessor's Parcel #: 15068-000-0094 Tax Year: N/A R.E. Taxes: \$ TBD Special Assessments: \$ 0.00

Market Area Name: Coleman Ridge Map Reference: 679E2 Census Tract: 1618.00

Current Owner of Record: Habitat for Humanity Borrower (if applicable):

Project Type (if applicable): PUD De Minimis PUD Other (describe) HOA: \$ per year per month

Are there any existing improvements to the property? No Yes If Yes, indicate current occupancy: Owner Tenant Vacant Not habitable

If Yes, give a brief description:

The purpose of this appraisal is to develop an opinion of: Market Value (as defined), or other type of value (describe)

This report reflects the following value (if not Current, see comments): Current (the Inspection Date is the Effective Date) Retrospective Prospective

Property Rights Appraised: Fee Simple Leasehold Leased Fee Other (describe)

Intended Use: To obtain grants and/or funding for the subject project.

Intended User(s) (by name or type): Habitat for Humanity and assigns.

Client: Vanessa Lawson Address: 311 Probandt, San Antonio, TX 78204

Appraiser: Candy G. Neal, SRA Address: 15005 Saint Hedwig Rd., Saint Hedwig, TX 78152-9515

Table with columns: Characteristics (Location, Built up, Growth rate, Property values, Demand/supply, Marketing time), Predominant Occupancy, One-Unit Housing, Present Land Use, Change in Land Use.

Table with columns: Factors Affecting Marketability (Employment Stability, Convenience to Employment, etc.) and item ratings (Good, Average, Fair, Poor, N/A).

Market Area Comments: Neighborhood boundaries are Loop 1604 to the west and south, Hwy 281 to the east, and Hwy 90 to the north.

Dimensions: Varies - see attached exhibit Site Area: 9.50 Acres

Zoning Classification: R5 Description: Single Family Residential (Min. 5000 sf lot)

Do present improvements comply with existing zoning requirements? Yes No No Improvements

Uses allowed under current zoning: Single Family Residential with a minimum 5000 square foot lot

Are CC&Rs applicable? Yes No Unknown Have the documents been reviewed? Yes No Ground Rent (if applicable) \$ /

Comments:

Highest & Best Use as improved: Present use, or Other use (explain)

Actual Use as of Effective Date: Vacant land Use as appraised in this report: Vacant land

Summary of Highest & Best Use: The Highest and Best Use for the subject tract is for future development as single family residential which is the only legally allowable use of the land.

Table with columns: Utilities (Electricity, Gas, Water, etc.), Off-site Improvements (Street, Width, Surface, etc.), Public/Private, Frontage, Old Pearsall Rd Drainage.

Other site elements: Inside Lot Corner Lot Cul de Sac Underground Utilities Other (describe) Platted for 60 lots (typical 50' x 105')

FEMA Spec'l Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 48029C0535F FEMA Map Date 9/29/2010

Site Comments: Site is unimproved relatively level vacant land. The expected future use is for development into approximately 60 single family residential lots. Access to the tract is via Old Pearsall Road and Excellence Drive.

# LAND APPRAISAL SUMMARY REPORT

File No.: COLEMAN9.50

My research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s): **MLS and County Records**

1st Prior Subject Sale/Transfer  
 Date: **N/A**  
 Price: **N/A**  
 Source(s): **MLS/Tax Data**

2nd Prior Subject Sale/Transfer  
 Date:  
 Price:  
 Source(s):

Analysis of sale/transfer history and/or any current agreement of sale/listing: **There were no recorded prior sales of the subject or comparables for the required search period.**

FEATURE	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3	
Address	<b>9.50 ACRES COLEMAN RIDGE San Antonio, TX 78252</b>	<b>New Hunt Lane San Antonio, TX 78254</b>	<b>Old Hunt Lane San Antonio, TX 78254</b>	<b>3511 Talley Rd San Antonio, TX 78253</b>	
Proximity to Subject		<b>6.52 miles NW</b>	<b>6.44 miles NW</b>	<b>12.19 miles NW</b>	
Sale Price	<b>\$ N/A</b>	<b>\$ 119,500</b>	<b>\$ 126,827</b>	<b>\$ 245,000</b>	
Price/ Acre	<b>\$</b>	<b>\$ 21,922.58</b>	<b>\$ 24,436.80</b>	<b>\$ 16,257.47</b>	
Data Source(s)	<b>Owner</b>	<b>MLS#890148/Listed \$ 130000</b>	<b>MLS#890150/Listed \$ 140000</b>	<b>MLS#791031/Listed \$249,000</b>	
Verification Source(s)	<b>Inspection</b>	<b>Agent/DOM= 714</b>	<b>Agent/DOM= 489</b>	<b>Agent/DOM = 1145</b>	
VALUE ADJUSTMENT	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust	DESCRIPTION	+(-) \$ Adjust
Sales or Financing Concessions		<b>Cash None</b>		<b>Conventional None</b>	
Date of Sale/Time	<b>Current</b>	<b>04/12/2013</b>		<b>08/28/2012</b>	
Rights Appraised	<b>Fee Simple</b>	<b>Fee Simple</b>		<b>Fee Simple</b>	
Location	<b>ColemanRidge</b>	<b>Heritage NW</b>	<b>0</b>	<b>Heritage NW</b>	<b>0</b>
Site Area (in Acres)	<b>9.50</b>	<b>5.451</b>	<b>+80,000</b>	<b>5.19</b>	<b>+95,000</b>
Flood Zone	<b>None</b>	<b>None</b>	<b>0</b>	<b>None</b>	<b>0</b>
Zoning	<b>R5-SFR</b>	<b>SFR</b>	<b>0</b>	<b>H PUD</b>	<b>0</b>
Other	<b>Cleared</b>	<b>Cleared</b>		<b>Cleared</b>	<b>Partially Cleared</b>
Utilities	<b>All available</b>	<b>All available</b>		<b>All available</b>	<b>All available</b>
Net Adjustment (Total, in \$)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ <b>80,000</b>	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ <b>95,000</b>	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ <b>-40,000</b>	
Adjusted Sale Price (in \$)		<b>Net 66.9% \$ 199,500</b> <b>Gross 66.9%</b>	<b>Net 74.9% \$ 221,827</b> <b>Gross 74.9%</b>	<b>Net 16.3% \$ 205,000</b> <b>Gross 28.6%</b>	

Summary of Sales Comparison Approach **All comparables are unimproved acreage tracts in Bexar County and all have potential for subdivision development. The comparables are indicative of the value estimate and is used to help bracket the adjustments used for location and commercial influence. These were the best and most similar comparables available at this time.**

**PROJECT INFORMATION FOR PUDs (if applicable)**  The Subject is part of a Planned Unit Development.

Legal Name of Project:  
 Describe common elements and recreational facilities:

Indicated Value by: Sales Comparison Approach \$ **200,000** or \$ **21,052.63** per Acre  
 Final Reconciliation **The Sales Comparison Approach was felt to be the only applicable approach.**

This appraisal is made  "as is", or  subject to the following conditions:


This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.

Based upon an inspection of the subject property, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is:  
 \$ **200,000**, as of: **January 22, 2014**, which is the effective date of this appraisal.  
 If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.

A true and complete copy of this report contains **17** pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report, which contains the following attached exhibits:

Scope of Work  
 Limiting cond./Certifications  Narrative Addendum  Location Map(s)  Flood Addendum  Additional Sales  
 Photo Addenda  Parcel Map  Hypothetical Conditions  Extraordinary Assumptions

Client Contact: **Vanessa Lawson** Client Name: **Vanessa Lawson**  
 E-Mail: Address: **311 Probandt, San Antonio, TX 78204**

**APPRAISER**  
  
 Appraiser Name: **Candy G. Neal, SRA**  
 Company: **Neal & Associates**  
 Phone: **(210) 341-0877** Fax: **(210) 349-0940**  
 E-Mail: **cneal@nealtx.com**  
 Date of Report (Signature): **January 23, 2014**  
 License or Certification #: **TX-1321629-G** State: **TX**  
 Designation: **SRA**  
 Expiration Date of License or Certification: **12/31/2015**  
 Inspection of Subject:  Did Inspect  Did Not Inspect (Desktop)  
 Date of Inspection: **January 22, 2014**

**SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)**  
 Supervisory or Co-Appraiser Name:  
 Company:  
 Phone: Fax:  
 E-Mail:  
 Date of Report (Signature):  
 License or Certification #: State:  
 Designation:  
 Expiration Date of License or Certification:  
 Inspection of Subject:  Did Inspect  Did Not Inspect  
 Date of Inspection:



**Assumptions, Limiting Conditions & Scope of Work**

File No.: COLEMAN9.50

Property Address: 9.50 ACRES COLEMAN RIDGE UNIT 3	City: San Antonio	State: TX	Zip Code: 78252
Client: Vanessa Lawson	Address: 311 Probandt, San Antonio, TX 78204		
Appraiser: Candy G. Neal, SRA	Address: 15005 Saint Hedwig Rd., Saint Hedwig, TX 78152-9515		

**STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS**

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a plat and/or parcel map in the appraisal report to assist the reader in visualizing the lot size, shape, and/or orientation. The appraiser has not made a survey of the subject property.
- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database. Possession of this report or any copy thereof does not carry with it the right of publication.
- Forecasts of effective demand for the highest and best use or the best fitting and most appropriate use were based on the best available data concerning the market and are subject to conditions of economic uncertainty about the future.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

**Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):**

The research for sales and listing data was limited to data published in the San Antonio Board of Realtors Multiple Listing Service. Texas is a non-disclosure state and sales prices are not disclosed through any public source.

# Certifications & Definitions

File No.: COLEMAN9.50

Property Address: <b>9.50 ACRES COLEMAN RIDGE UNIT 3</b>	City: <b>San Antonio</b>	State: <b>TX</b>	Zip Code: <b>78252</b>
Client: <b>Vanessa Lawson</b>	Address: <b>311 Probandt, San Antonio, TX 78204</b>		
Appraiser: <b>Candy G. Neal, SRA</b>	Address: <b>15005 Saint Hedwig Rd., Saint Hedwig, TX 78152-9515</b>		

### APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

### Additional Certifications:

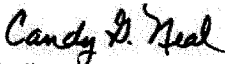
As of the date of this report, Candy G. Neal, SRA has completed the requirements of the continuing education program of the Appraisal Institute.

### DEFINITION OF MARKET VALUE \*:

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

\* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Client Contact: <b>Alicia Cortez</b>	Client Name: <b>Vanessa Lawson</b>
E-Mail: <b>AliciaC@habitatsa.org</b>	Address: <b>311 Probandt, San Antonio, TX 78204</b>
<b>APPRAISER</b>	<b>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</b>
	Supervisory or Co-Appraiser Name: _____
Appraiser Name: <b>Candy G. Neal, SRA</b>	Company: _____
Company: <b>Neal &amp; Associates</b>	Phone: _____ Fax: _____
Phone: <b>(210) 341-0877</b>	E-Mail: _____
E-Mail: <b>cneal@nealtx.com</b>	Date Report Signed: _____
Date Report Signed: _____	License or Certification #: _____ State: _____
License or Certification #: <b>TX-1321629-G</b>	Designation: _____
Designation: <b>SRA</b>	Expiration Date of License or Certification: _____
Expiration Date of License or Certification: <b>12/31/2015</b>	Inspection of Subject: <input type="checkbox"/> Did Inspect <input type="checkbox"/> Did Not Inspect (Desktop)
Inspection of Subject: <input checked="" type="checkbox"/> Did Inspect <input type="checkbox"/> Did Not Inspect (Desktop)	Date of Inspection: _____
Date of Inspection: <b>January 22, 2014</b>	





## Field Notes - Page 1

BRIDGES  
CONSULTING & ENGINEERING, LTD.

September 30, 2011

**FIELD NOTES  
COLEMAN RIDGE SUBDIVISION UNIT 3 (UNRECORDED)  
SAN ANTONIO, TEXAS**

Being 9.500 acres of land out of a 43.852 acre tract as described by Deed and recorded in Volume 14566, Page 1021 of the Official Public Records of Bexar County, Texas, and being more particularly described as follows:

Beginning at the most Eastern corner of Lot 1, Block 63, N.C.B. 15248, Coleman Ridge Subdivision Unit 1, as recorded in Volume 9630, Pages 140-143, Deed and Plat Records, Bexar County, Texas;

THENCE; along the Southwest right-of-way line of Excellence Drive, S 40°-32'-23" E, a distance of 620.00 feet to a point for the most eastern corner of the herein described 9.500 acre tract;

THENCE; departing the Southwest right-of-way line of Excellence Drive, S 49°-27'-37" W, a distance of 760.33 feet to a point for the most southern corner of the herein described tract of land;

THENCE; following the Southwest boundary of the herein described tract of land, the following courses and distances:

- N 40°-32'-23" W a distance of 90.64 feet to a point on a curve for a corner;
- Along a curve to the left having a radius of 51.00 feet, a central angle of 07°-59'-15", and arc length of 7.11 feet and a chord bearing and distance of N 17°-18'-52" E, 7.10 feet to a point of reverse curvature for a corner;
- Thence, along a curve to the right having a radius of 29.00 feet, a central angle of 36°-08'-23", an arc length of 18.29 feet and a chord bearing and distance of N 31°-23'-26" E, 17.99 feet to a point of tangent for a corner;
- N 40°-32'-23" W, a distance of 50.00 feet to a point for a corner;
- S 49°-27'-37" W, a distance of 7.79 feet to a point of curvature for a corner;
- Along a curve to the right having a radius of 25.00 feet, a central angle of 90°-00'-00", an arc length of 39.27 feet and a chord bearing and distance of N 85°-32'-23" W, 35.36 feet to a point of tangent for a corner;



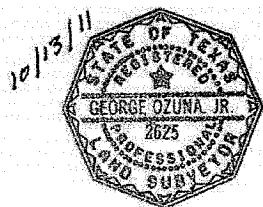
## Field Notes - Page 2

BRIONES  
CONSULTING & ENGINEERING, LTD.

- N 40°-32'-23" W a distance of 165.00 feet to a point of curvature for a corner;
- Along a curve to the right having a radius of 10.00 feet, a central angle of 90°-00'-00", an arc length of 15.71 feet and a chord bearing and distance of N 04°-27'-37" E, 14.14 feet to a point of tangent for a corner;
- N 40°-32'-23" W, a distance of 50.00 feet to a non-tangent point of curvature for a corner;
- Along a curve to the right having a radius of 10.00, a central angle of 90°-00'-00", an arc length of 15.71 feet, and a chord bearing and distance of N 85°-32'-23" W, 14.14 feet to a point of tangent for a corner;
- N 40°-32'-23" W, a distance of 90.00 feet to a point for the most western corner of the herein described tract of land;

THENCE; along the Northwest boundary of the herein described tract of land, the following courses and distances;

- N 49°-27'-37" E, a distance of 415.00 feet to a point for a corner;
- N 40°-32'-23" W, a distance of 16.00 feet to a point for a corner;
- N 49°-27'-37" E, a distance of 100.00 feet to a point for a corner;
- N 40°-32'-23" W, a distance of 104.00 feet to a point for a corner;
- N 49°-27'-37" E, a distance of 255.00 feet to the Point of Beginning and containing 9.500 acres of land.



*George Ozuna Jr.*  
George Ozuna, Jr., P.E., R.P.L.S.  
Registered Public Land Surveyor



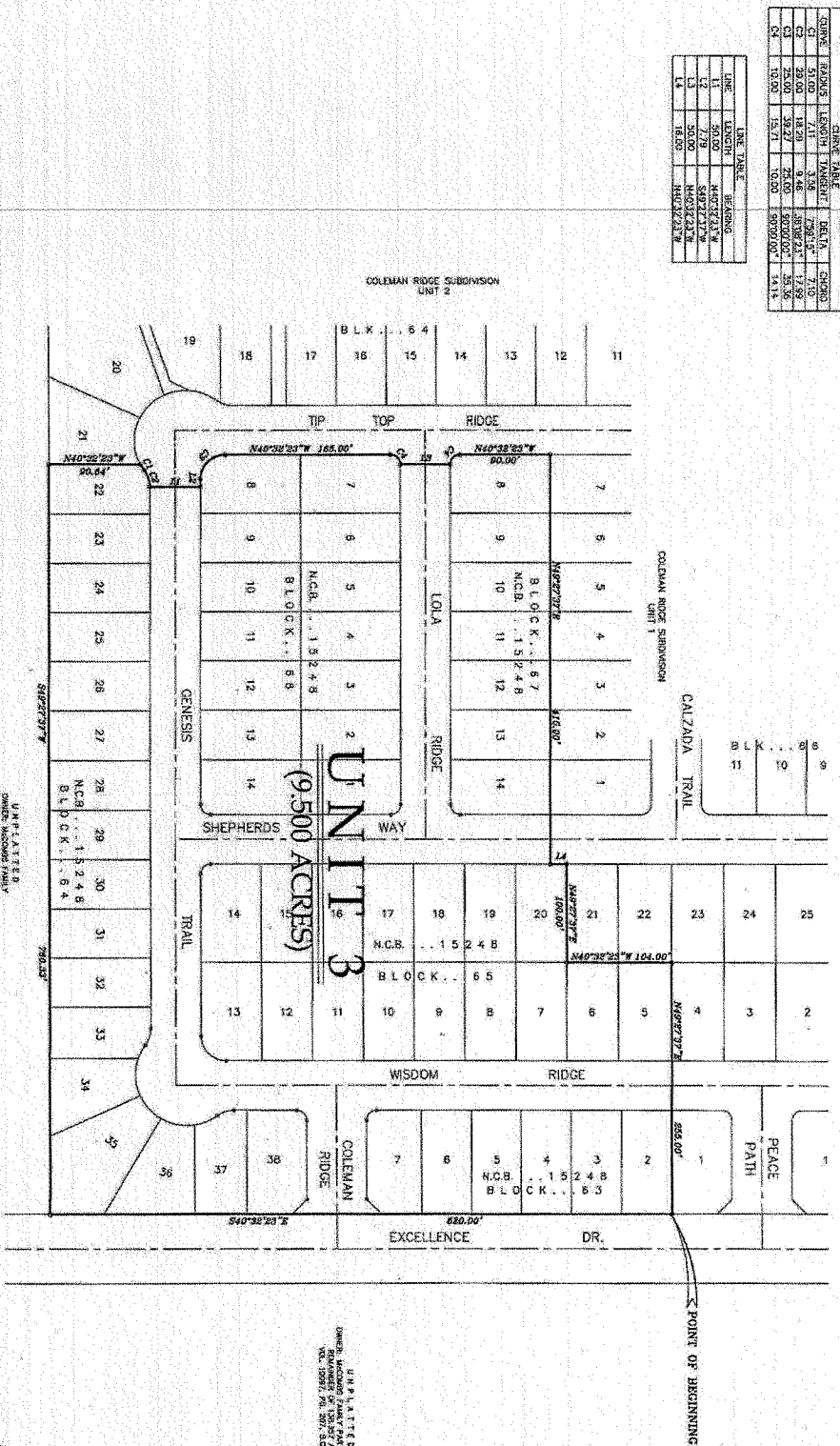
Survey

**BRIDGES**  
CONSULTING & ENGINEERING, L.P.  
6118 BROOKWAY  
SAN ANTONIO, TX 78208  
7896 PLUM REG. NO. F-5028



UNPLATTED  
SUBDIVISION MAP  
REVISOR'S 20.00 ACRES  
NO. 10887, 201.007, 52.000  
SCALE 1"=50'

UNPLATTED  
SUBDIVISION MAP  
REVISOR'S 20.00 ACRES  
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SCALE 1"=50'

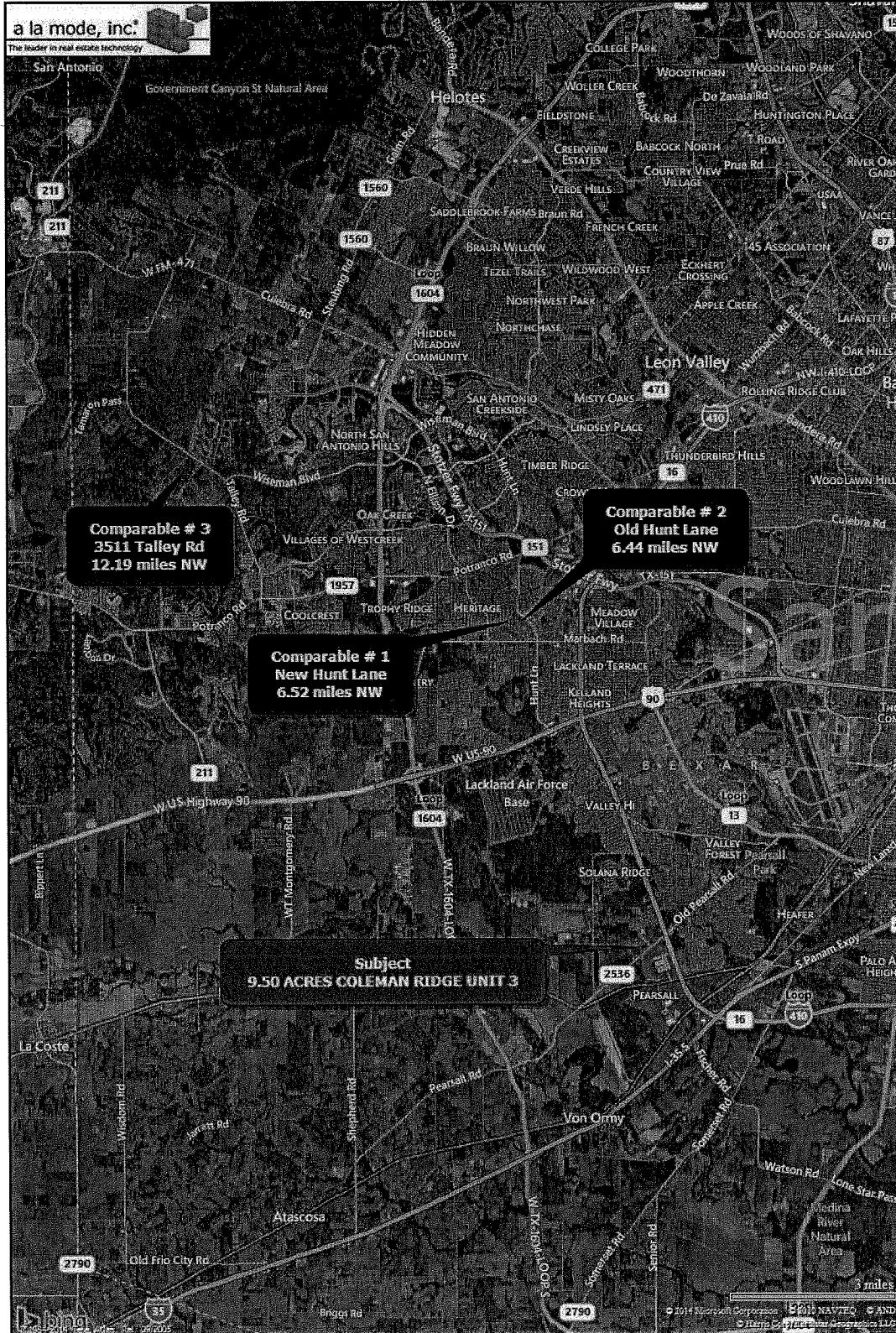


CHAIN	RADIUS	LENGTH	TANGENT	DELTA	CHORD
C1	51.00	171	3.26	739.15	710
C2	25.00	18.27	27.85	88.82	88.82
C3	10.00	15.21	10.00	89.70	89.70

LINE	LENGTH	BEARING
11	50.00	N40°23'23"W
12	7.79	S89°27'17"W
13	50.00	N40°23'23"W
14	10.00	N40°23'23"W

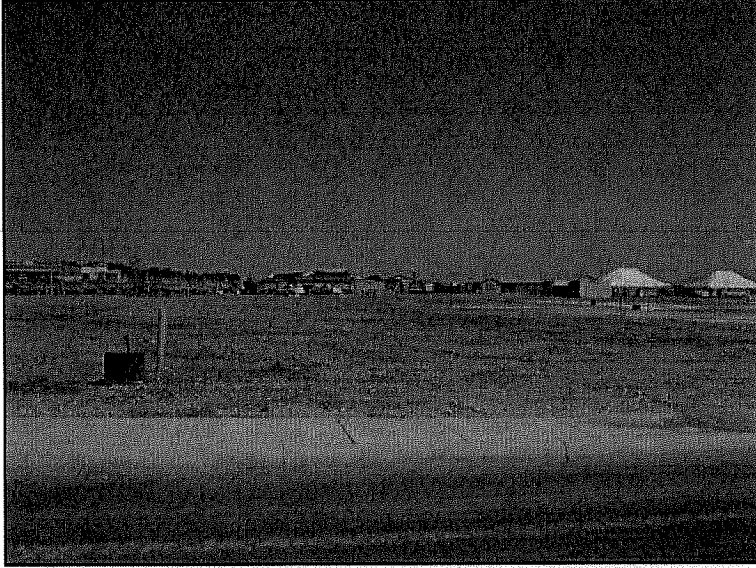
### Location Map

Borrower			
Property Address	9.50 ACRES COLEMAN RIDGE UNIT 3		
City	San Antonio	County	Bexar
		State	TX
		Zip Code	78252
Lender	Vanessa Lawson		



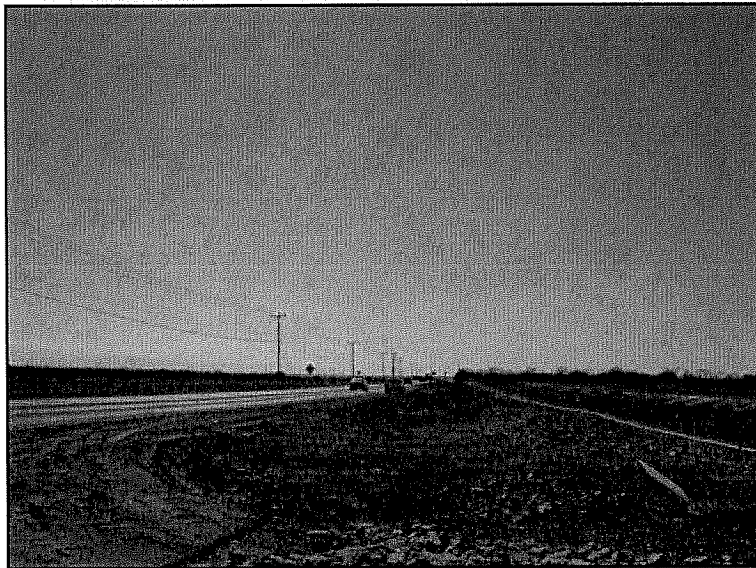
### Subject Photo Page

Borrower			
Property Address	9.50 ACRES COLEMAN RIDGE UNIT 3		
City	San Antonio	County	Bexar
		State	TX
		Zip Code	78252
Lender	Vanessa Lawson		



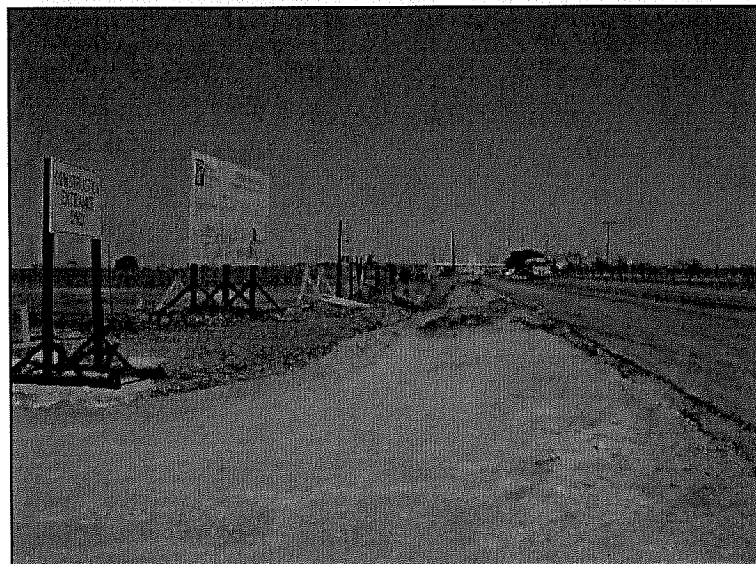
#### Typical Lot

**9.50 ACRES COLEMAN RIDGE**  
Sales Price N/A  
GLA  
Total Rooms  
Total Bedrms  
Total Bathrms  
Location ColemanRidge  
View  
Site 9.50  
Quality  
Age



#### Old Pearsall Rd

Facing Southwest



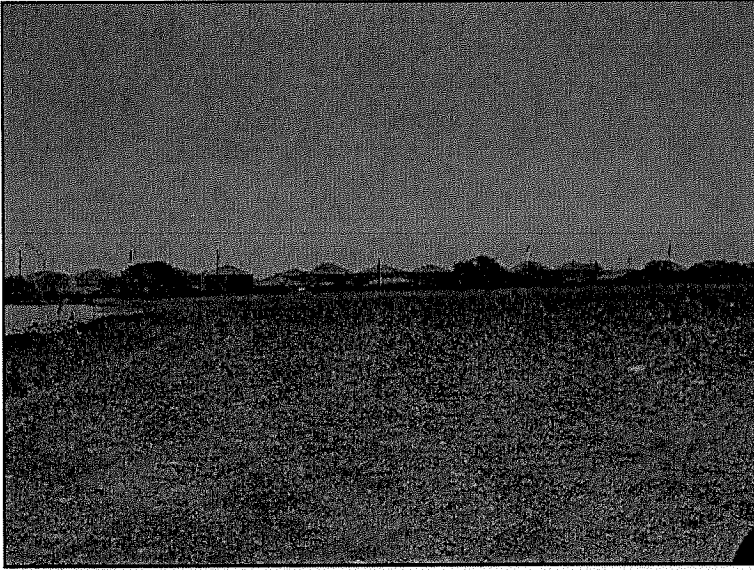
#### Old Pearsall Rd

Facing Northeast



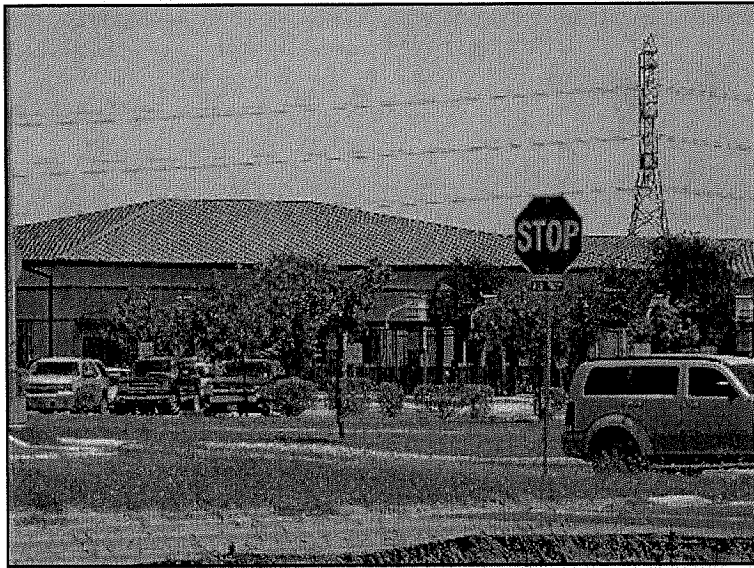
**Comparable Exhibit Page**

Borrower				
Property Address <b>9.50 ACRES COLEMAN RIDGE UNIT 3</b>				
City	<b>San Antonio</b>	County	<b>Bexar</b>	State <b>TX</b> Zip Code <b>78252</b>
Lender	<b>Vanessa Lawson</b>			



**Comparable 1**

**New Hunt Lane**  
 Proximity **6.52 miles NW**  
 Sale Price **119,500**  
 GLA **878**  
 Total Rooms **6**  
 Total Bedrms **3**  
 Total Bathrms **1**  
 Location **Heritage NW**  
 View **Residential**  
 Site **5.451**  
 Quality **Avg/CF**  
 Age **0 years**



**Comparable 2**

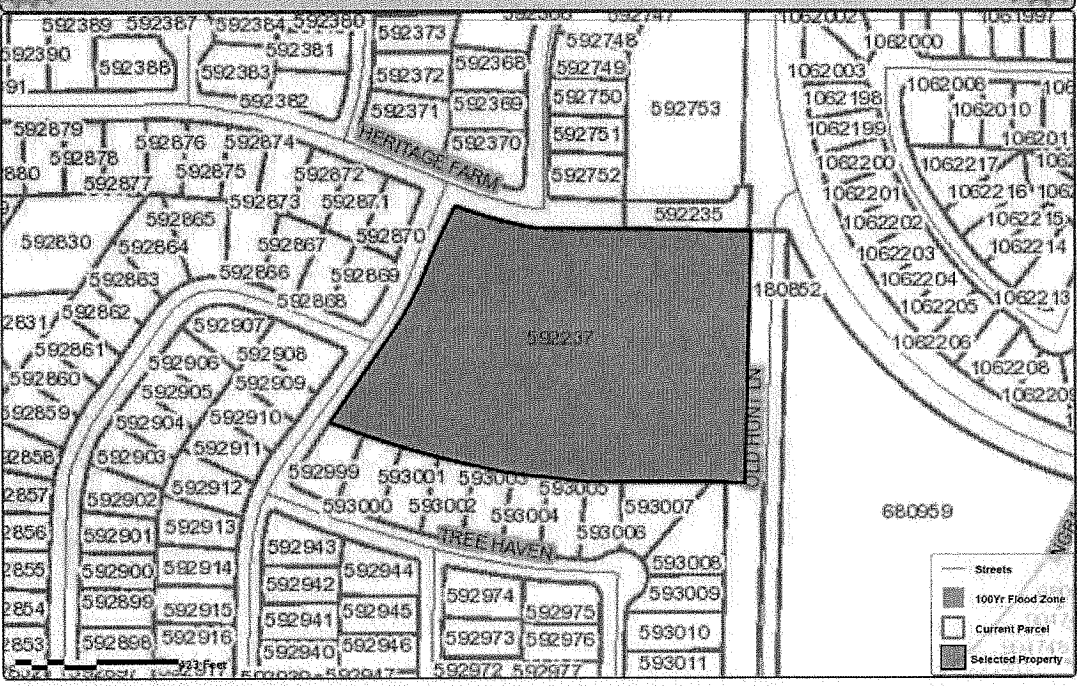
**Old Hunt Lane**  
 Proximity **6.44 miles NW**  
 Sale Price **126,827**  
 GLA **1,050**  
 Total Rooms **6**  
 Total Bedrms **3**  
 Total Bathrms **1**  
 Location **Heritage NW**  
 View **Residential**  
 Site **5.19**  
 Quality **Avg/CF**  
 Age **0 years**



**Comparable 3**

**3511 Talley Rd**  
 Proximity **12.19 miles NW**  
 Sale Price **245,000**  
 GLA **980**  
 Total Rooms **6**  
 Total Bedrms **3**  
 Total Bathrms **1**  
 Location **Talley Rd**  
 View **Residential**  
 Site **15.07 ac**  
 Quality **Avg/CF**  
 Age **2 years**

Comparable #1



**Bexar CAD - Map of Property ID 592237 for Year 2013**

**Property Details**

**Account**  
 Property ID: 592237  
 Geo ID: 15850-000-0046  
 Type: Real  
 Legal Description: NCB 15850 BLK LOT P-4F "HERITAGE NW" ANNEXATN


**Location**  
 Situs Address: HUNT LN TX  
 Neighborhood: NBHD code15330  
 Mapsco: 613A5  
 Jurisdictions: CAD, 06, 08, 09, 10, 11, 21, 56

**Owner**  
 Owner Name: PEREZ ALEJANDRO  
 Mailing Address: , 10730 POTRANCO RD # 122-539, SAN ANTONIO, TX 78251-3327


**Property**  
 Appraised Value: \$140,000.00

<http://www.bcad.org/Map/View/Map/1/592237/2013>


Map Disclaimer: This product is for informational purposes only and may not have been prepared for or be suitable for legal, engineering, or surveying purposes. It does not represent an on-the-ground survey and represents only the approximate relative location of property boundaries. The Bexar County Appraisal District expressly disclaims any and all liability in connection herewith.

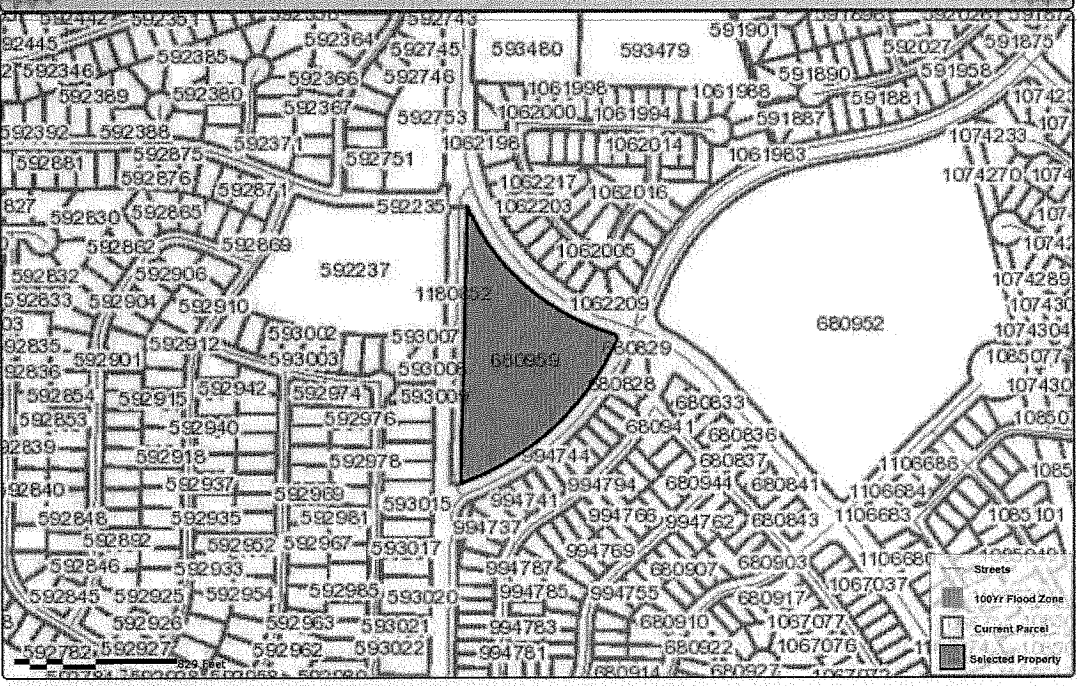
powered by  


Comparable #2



### Bexar CAD - Map of Property ID 680959 for Year 2013





**Property Details**

**Account**  
 Property ID: 680959  
 Geo ID: 17876-000-0050  
 Type: Real  
 Legal Description: NCB 17876 P-5(S.197 AC)


**Location**  
 Situs Address: HUNT LN TX  
 Neighborhood: NBHD code15330  
 Mapsco: 613A5  
 Jurisdictions: CAD, 06, 08, 09, 10, 11, 21, 56

**Owner**  
 Owner Name: JESUS' CHURCH  
 Mailing Address: , 5726 MOBUD ST, SAN ANTONIO, TX 78238-1819

**Property**  
 Appraised Value: \$139,765.00

<http://www.bcad.org/Map/View/Map/1/680959/2013>


powered by




Map Disclaimer: This product is for informational purposes only and may not have been prepared for or be suitable for legal, engineering, or surveying purposes. It does not represent an on-the-ground survey and represents only the approximate relative location of property boundaries. The Bexar County Appraisal District expressly disclaims any and all liability in connection herewith.

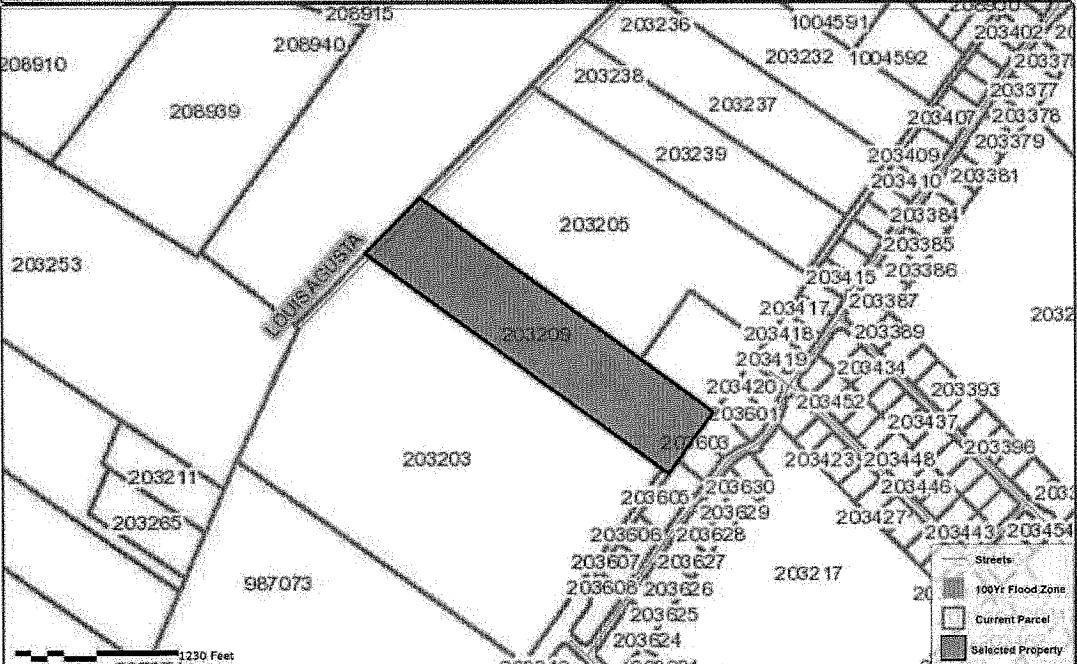


**Comparable #3**



### Bexar CAD - Map of Property ID 203209 for Year 2013





#### Property Details

<b>Account</b>	Property ID: 203209 Geo ID: 04383-000-0017 Type: Real Legal Description: CB 4383 ABS 118 P-1G
<b>Location</b>	Situs Address: 3511 TALLEY RD TX Neighborhood: TLLY-MD/PTRN-CUL(NS/MD) Mapsc0: 576E8 Jurisdictions: CAD, 06, 08, 09, 10, 11, 56, 79
<b>Owner</b>	Owner Name: HAMILTON SPENCER & MICHELLE Mailing Address: , 3511 TALLEY RD LOT 11, SAN ANTONIO, TX 78253-9320
<b>Property</b>	Appraised Value: \$37,090.00

<http://www.bcad.org/Map/View/Map/1/203209/2013>

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www.trueaccess.com

## Resume

### Candy G. Neal, SRA

#### EDUCATION

- Fall 1990-  
Fall 1994**      **UNIVERSITY OF TEXAS AT SAN ANTONIO**  
Bachelor of Business Administration in Information Systems – Dec. 1994  
(3.75 GPA on 4.0 scale – Magna Cum Laude)
- Fall 1987-  
Spring 1990**      **SCHREINER COLLEGE – KERRVILLE, TEXAS**  
Associate of Arts in Business Administration – May 1990  
(Highest Honors – 3.92 GPA on 4.0 scale)

#### EXPERIENCE

- June 2002-  
Present &**      **NEAL & ASSOCIATES REAL ESTATE APPRAISERS – SAN ANTONIO, TX**  
Co-Owner  
  
Prepare and review residential appraisals. Provide consultations, FHA, VA and Conventional appraisals.
- March 1989-  
April 1996**      Prepared and reviewed residential and commercial appraisals. Served as expert witness in trials. Provided real estate consultations, FHA and VA appraisals.
- April 1996-  
June 2002**      **BILLING CONCEPTS – SAN ANTONIO, TEXAS**  
Manager – Information Technology  
  
Began as Technical Support Analyst. Promoted to Manager of LEC Processing in 1997 and Manager of Information Technology in 2000. Worked with clients on formatting and transmissions. Managed processors and programmers. Performed analysis and designed systems.
- Jan. 1983-  
March 1989**      **GIPSON & NEAL REAL ESTATE APPRAISERS – KERRVILLE, TEXAS**  
Residential Staff Appraiser  
  
Prepared residential appraisals for lenders, government entities, relocation companies, and individuals. Trained new residential appraisers.
- Jan. 1982-  
Jan. 1983**      **INDEPENDENT FEE APPRAISER – ABILENE, TEXAS**  
Owner  
  
Prepared residential appraisals for lenders and individuals.
- July 1977-  
July 1981**      **FIRST SECURITY SAVINGS & LOAN ASSOCIATION – ABILENE, TEXAS**  
Assistant Vice President  
  
Hired as a teller. Promoted to Head Teller in 1977 and to Assistant Vice President in 1979. Supervised, coordinated and trained tellers for main office and four branches. Handled reporting for FNMA and GNMA loans serviced by the Association. Implemented first checking account system for the Savings & Loan.

#### CERTIFICATIONS

Senior Residential Appraiser (SRA) – The Appraisal Institute  
Texas State Certified General Real Estate Appraiser – TX-1321629-G  
FHA & VA approved appraiser

### State Certification

You may wish to laminate the pocket identification card to preserve it.

CANDY GAYL NEAL  
15005 SAINT HEDWIG RD  
SAINT HEDWIG, TX 78152

The person named on the reverse is licensed by the Texas Appraiser Licensing and Certification Board.

Inquiry as to the status of this license may be made to:

Texas Appraiser Licensing and Certification Board  
P.O. Box 12188  
Austin, Tx 78711-2188  
www.talcb.texas.gov  
(512) 936-3001  
Fax: (512) 936-3899

**Texas Appraiser Licensing and Certification Board**  
P.O. Box 12188 Austin, Texas 78711-2188  
**Certified General Real Estate Appraiser**

Number: TX 1321629 G  
Issued: 11/05/2013 Expires: 12/31/2015  
Appraiser: CANDY GAYL NEAL

Having provided satisfactory evidence of the qualifications required by the Texas Appraiser Licensing and Certification Act, Texas Occupations Code, Chapter 1103, is authorized to use this title, Certified General Real Estate Appraiser.

*Douglas E. Oldmixon*  
Douglas E. Oldmixon  
Commissioner

**Texas Appraiser Licensing and Certification Board**  
P.O. Box 12188 Austin, Texas 78711-2188  
**Certified General Real Estate Appraiser**

Number: TX 1321629 G  
Issued: 11/05/2013 Expires: 12/31/2015  
Appraiser: CANDY GAYL NEAL

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*Douglas E. Oldmixon*  
Douglas E. Oldmixon  
Commissioner