

# Description of Materials

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

OMB Control No. 2502-0313  
(exp. 7/31/2027)

Public reporting burden for this collection of information is estimated to average 30 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, R, 451 7th St SW, Room 4176, Washington, DC 20410-5000 or email: PaperworkReductionActOffice@hud.gov. When providing comments, please refer to OMB Approval 2502-0313. Do not send completed form to this address. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

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

Proposed Construction  Under Construction No. \_\_\_\_\_ (To be inserted by HUD, VA or FmHA)  
Property address (Include City and State) \_\_\_\_\_

Name and address of Mortgagor or Sponsor	Name and address of Contractor or Builder
American Financial Resources, LLC. 8 Campus Drive, Suite 401 Parsippany, NJ 07054	Clayton Homes 5000 Clayton Rd. Maryville, TN 37804

### Instructions

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

### 1. Excavation

Bearing soil, type N/A

### 2. Foundations

Footings concrete mix N/A strength psi \_\_\_\_\_ Reinforcing \_\_\_\_\_

Foundation wall material \_\_\_\_\_ Reinforcing \_\_\_\_\_

Interior foundation wall material \_\_\_\_\_ Party foundation wall \_\_\_\_\_

Columns material and sizes \_\_\_\_\_ Piers material and reinforcing \_\_\_\_\_

Girders material and sizes \_\_\_\_\_ Sills material \_\_\_\_\_

Basement entrance areaway \_\_\_\_\_ Window areaways \_\_\_\_\_

Waterproofing \_\_\_\_\_ Footing drains \_\_\_\_\_

Termite protection \_\_\_\_\_

Basementless space ground cover \_\_\_\_\_ insulation \_\_\_\_\_ foundation vents \_\_\_\_\_

Special foundations \_\_\_\_\_

Additional information \_\_\_\_\_

### 3. Chimneys

Material METAL Prefabricated (make and size) HEATILATOR FIREPLACE MFG: 6" I.D.

Flue lining material METAL Heater flue size \_\_\_\_\_ Fireplace flue size \_\_\_\_\_

Vents (material and size) gas or oil heater \_\_\_\_\_ water heater \_\_\_\_\_

Additional information \_\_\_\_\_

### 4. Fireplaces

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

Fireplace facing METAL lining FIREBRICK hearth TILE mantel \_\_\_\_\_

Additional information \_\_\_\_\_

**5. Exterior Walls**

Wood frame wood grade, and species STUD GRADE OR BETTER  Corner bracing Building paper or felt \_\_\_\_\_  
 Sheathing OSB OR OX BOARD thickness 7/16", 1/8" width 4'X8'  solid  spaced \_\_\_\_\_ o.c.  diagonal \_\_\_\_\_  
 Siding VINYL & SMART PANE grade \_\_\_\_\_ type \_\_\_\_\_ size \_\_\_\_\_ exposure \_\_\_\_\_ fastening \_\_\_\_\_  
 Shingles FIBERGLASS grade \_\_\_\_\_ type \_\_\_\_\_ size \_\_\_\_\_ exposure \_\_\_\_\_ fastening \_\_\_\_\_  
 Stucco N/A thickness \_\_\_\_\_ Lath \_\_\_\_\_ weight \_\_\_\_\_ lb.  
 Masonry veneer \_\_\_\_\_ Sills \_\_\_\_\_ Lintels \_\_\_\_\_ Base flashing \_\_\_\_\_  
 Masonry  solid  faced  stuccoed total wall thickness \_\_\_\_\_ facing thickness \_\_\_\_\_ facing material \_\_\_\_\_  
 Backup material \_\_\_\_\_ thickness \_\_\_\_\_ bonding \_\_\_\_\_  
 Door sills ALUMINUM Window sills MDF Lintels \_\_\_\_\_ Base flashing \_\_\_\_\_  
 Interior surfaces dampproofing, \_\_\_\_\_ coats of \_\_\_\_\_ furring \_\_\_\_\_  
 Additional information \_\_\_\_\_  
 Exterior painting material \_\_\_\_\_ number of coats \_\_\_\_\_  
 Gable wall construction  same as main walls  other construction \_\_\_\_\_

**6. Floor Framing**

Joists wood, grade, and species SYP, SP#2 OR #3 other \_\_\_\_\_ bridging \_\_\_\_\_ anchors \_\_\_\_\_  
 Concrete slab  basement floor  first floor  ground supported  self-supporting mix \_\_\_\_\_ thickness \_\_\_\_\_  
 reinforcing \_\_\_\_\_ insulation R22, R27, OR R33 membrane \_\_\_\_\_  
 Fill under slab material \_\_\_\_\_ thickness \_\_\_\_\_  
 Additional information \_\_\_\_\_

**7. Subflooring (Describe underflooring for special floors under item 21)**

Material grade and species 19/32" OSB size \_\_\_\_\_ type \_\_\_\_\_  
 Laid  first floor  second floor  attic \_\_\_\_\_ sq. ft.  diagonal  right angles  
 Additional information \_\_\_\_\_

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

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

Additional information \_\_\_\_\_

**9. Partition Framing**

Studs wood, grade, and species STUD GRADE OR BETTER size and spacing 2X3, 2X4: 16" OR 24" OC Other \_\_\_\_\_  
 Additional information \_\_\_\_\_

**10. Ceiling Framing**

Joists wood, grade, and species \_\_\_\_\_ Other \_\_\_\_\_ Bridging \_\_\_\_\_  
 Additional information 1/2" CEILING SHEETROCK = 48" WIDE X 158" OR 180" LONG

**11. Roof Framing**

Rafters wood, grade, and species \_\_\_\_\_ Roof trusses (see detail) grade and species STUD GRADE OR BE  
 Additional information ENGINEERED ROOF TRUSSES

**12. Roofing**

Sheathing wood, grade, and species 7/16" OSB  solid  spaced \_\_\_\_\_ o.c.  
 Roofing FIBERGLASS grade \_\_\_\_\_ size \_\_\_\_\_ type 3-TAB  
 Underlay 15# weight or thickness 15# size \_\_\_\_\_ fastening \_\_\_\_\_  
 Built-up roofing \_\_\_\_\_ number of plies \_\_\_\_\_ surfacing material \_\_\_\_\_  
 Flashing material METAL gage or weight \_\_\_\_\_  gravel stops  snow guards  
 Additional information ALL HOMES BUILT AFTER JULY 10TH 2023 WILL BE ICE DAMMED PER REQUIREMENTS

**13. Gutters and Downspouts**

Gutters material N/A gage or weight \_\_\_\_\_ size \_\_\_\_\_ shape \_\_\_\_\_  
 Downspouts material N/A gage or weight \_\_\_\_\_ size \_\_\_\_\_ shape \_\_\_\_\_ number \_\_\_\_\_  
 Downspouts connected to  Storm sewer  sanitary sewer  dry-well  Splash blocks material and size \_\_\_\_\_  
 Additional information \_\_\_\_\_

**14. Lath and Plaster**

Lath  walls  ceilings material \_\_\_\_\_ weight or thickness \_\_\_\_\_ Plaster coats \_\_\_\_\_ finish \_\_\_\_\_  
 Dry-wall  walls  ceilings material \_\_\_\_\_ thickness \_\_\_\_\_ finish \_\_\_\_\_  
 Joint treatment \_\_\_\_\_

**15. Decorating (Paint, wallpaper, etc.)**

Rooms	Wall Finish Material and Application	Ceiling Finish Material and Application
Kitchen	PAPER COVERD 3/8" GYPSUM BOARD	1/2" GYPSUM BOARD
Bath	PAPER COVERD 3/8" GYPSUM BOARD	1/2" GYPSUM BOARD
Other	PAPER COVERD 3/8" GYPSUM BOARD	1/2" GYPSUM BOARD

Additional information \_\_\_\_\_

**16. Interior Doors and Trim**

Doors type 24", 28" AND 32" material HARDBOARD thickness 1 - 3/8"  
 Door trim type 1 - 1/2" TRIM material \_\_\_\_\_ Base type \_\_\_\_\_ material \_\_\_\_\_ size \_\_\_\_\_  
 Finish doors WHITE AND BARNWOOD trim WRAPPED LUAN STRIPS  
 Other trim (item, type and location) \_\_\_\_\_  
 Additional information WOOD BARNWOOD STYLE DOOR FOR PANTRY AND WOOD FULLY LOUVERED BARN DOOR

**17. Windows**

Windows type SINGLE HUNG, FIXED make CLAYTON material VINYL sash thickness 1 - 1/8"  
 Glass grade LOW-E W/ARGON G/  sash weights  balances, type \_\_\_\_\_ head flashing \_\_\_\_\_  
 Trim type WOOD material LUAN Paint PRE-FINISHED number coats \_\_\_\_\_  
 Weatherstripping type \_\_\_\_\_ material \_\_\_\_\_ Storm sash, number \_\_\_\_\_  
 Screens  full  half type REMOVABLE number \_\_\_\_\_ screen cloth material NYLON  
 Basement windows type N/A material \_\_\_\_\_ screens, number \_\_\_\_\_ Storm sash, number \_\_\_\_\_  
 Special windows \_\_\_\_\_  
 Additional information \_\_\_\_\_

**18. Entrances and Exterior Detail**

Main entrance door material METAL width 38" thickness 1 - 1/2" Frame material METAL & WOO thickness \_\_\_\_\_  
 Other entrance doors material METAL width 36" thickness 1 - 1/2" Frame material METAL thickness \_\_\_\_\_  
 Head flashing \_\_\_\_\_ Weatherstripping type RUBBER saddles \_\_\_\_\_  
 Screen doors thickness \_\_\_\_\_ number \_\_\_\_\_ screen cloth material NYLON Storm doors thickness \_\_\_\_\_ number \_\_\_\_\_  
 Combination storm and screen doors thickness \_\_\_\_\_ number \_\_\_\_\_ screen cloth material NYLON  
 Shutters  hinged  fixed Railings \_\_\_\_\_ Attic louvers \_\_\_\_\_  
 Exterior millwork grade and species \_\_\_\_\_ Paint \_\_\_\_\_ number coats \_\_\_\_\_  
 Additional information SLIDING GLASS DOOR WITH LOW-E GLASS

**19. Cabinets and Interior Detail**

Kitchen cabinets, wall units material MDF & LUAN lineal feet of shelves VARIET shelf width 12"  
 Base units material MDF & LUAN counter top LAMINATE edging LAMINATE  
 Back and end splash LAMINATE Finish of cabinets VINYL WRAPPED MDF number coats 1  
 Medicine cabinets make \_\_\_\_\_ model \_\_\_\_\_  
 Other cabinets and built-in furniture ENTERTAINMENT CENTERS, BATH CABS, UTILITY CABS, OPT. CABS, ISLANDS AND DESKS  
 Additional information \_\_\_\_\_

20. Stairs

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

Disappearing make and model number \_\_\_\_\_  
 Additional information \_\_\_\_\_

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

Floors	Location	Material, Color, Border, Sizes, Gage, Etc.	Threshold Material	Wall Base Material	Underfloor Material
	Kitchen				
	Bath				
Wainscot	Location	Material, Color, Border, Cap. Sizes, Gage, Etc.	Height	Height Over Tub	Height in Showers (From Floor)
	Bath				

Additional information \_\_\_\_\_

22. Plumbing

Fixture	Number	Location	Make	MFR's Fixture Identification No.	Size	Color
Sink	1	KITCHEN	Luxury hand crafted SS			SS & White
Lavatory	2-3	Baths	STONE CREST			WHITE
Water closet	2-3	Baths	Briggs			WHITE
Bathtub	1	BATHS	LIPPERT / BAYMONT			WHITE
Shower over tub	1-2	BATHS	BAYMONT			WHITE
Stall shower	1	BATHS	Baymont/Lippert/Aleris			WHITE
Laundry trays						

Bathroom accessories  Recessed material \_\_\_\_\_ number \_\_\_\_\_  Attached material \_\_\_\_\_ number \_\_\_\_\_

Additional information \_\_\_\_\_

Curtain rod  Door  Shower pan material Glass - Fiberglass & ABS \* (Show and describe individual system in complete detail in separate drawings and specifications according to requirements.)  
 Water supply  public  community system  individual (private) system\*  
 Sewage disposal  public  community system  individual (private) system\*  
 House drain (inside)  cast iron  tile  other \_\_\_\_\_ House sewer (outside)  cast iron  tile  other \_\_\_\_\_  
 Water piping  galvanized steel  copper tubing  other PEX \_\_\_\_\_ Sill cocks, number \_\_\_\_\_  
 Domestic water heater type ELECTRIC \_\_\_\_\_ make and model RHEEM \_\_\_\_\_ heating capacity 67 \_\_\_\_\_ gph. 100° rise.  
 Storage tank material \_\_\_\_\_ capacity 40 \_\_\_\_\_ gallons  
 Gas service  utility company  liq. pet. gas  other \_\_\_\_\_  Gas piping  cooking  house heating  
 Footing drains connected to  storm sewer  sanitary sewer  dry well  sump pump make and model \_\_\_\_\_  
 capacity \_\_\_\_\_ discharges into \_\_\_\_\_

Additional information \_\_\_\_\_

23. Heating

Hot water Radiators Radiant panel Circulator Return pump Steam Convector Baseboard radiation Radiant panel floor wall ceiling One-pipe system Two-pipe system Make and model Panel coil material capacity gpm.

Boiler make and model Output Btuh. net rating Btuh.

Additional information

Warm air Gravity Forced Type of system CARRIER

Duct material supply METAL & FLEX return Insulation thickness Outside air intake

Furnace: make and model CARRIER FEV-3610, 3612, 4815 Input Btuh. output Btuh.

Additional information GAS OPTION - CARRIER - N96MSM - 40, 60 AND 80k BTU

Space heater floor furnace wall heater Input Btuh. output Btuh. number units

Make, model

Additional information

Controls make and types

Additional information

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

Additional information

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

Oil burner pressure atomizing vaporizing

Make and model

Control

Additional information

Electric heating system type Input watts @ volts output Btuh.

Additional information

Ventilating equipment attic fan, make and model capacity cfm.

kitchen exhaust fan, make and model

Other heating, ventilating, or cooling equipment

Additional information

24. Electric Wiring

Service overhead underground Panel fuse box circuit-breaker make SIEMENS AMP's 100/200 No. circuits

Wiring conduit armored cable nonmetallic cable knob and tube other

Special outlets range water heater other DISHWASHER, FREEZER, MICROWAVE, WASHER, DRYER

Doorbell Chimes Push-button locations

Additional information

25. Lighting Fixtures

Total number of fixtures VARIES Total allowance for fixtures, typical installation, \$

Nontypical installation

Additional information

**26. Insulation**

Location	Thickness	Material, Type, and Method of Installation	Vapor Barrier
Roof			
Ceiling	3.5"-13.5"	KNAUF GLASSWOOL BLOWN INSULATION	
Wall	3.5"-5.5"	FIBERGLASS INSULATION	
Floor	7"-10.5"	FIBERGLASS INSULATION	

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

**Hardware** (make, material, and finish.)

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

**Porches**

**Terraces**

**Garages**

**Walks and Driveways**

Driveway width \_\_\_\_\_ base material \_\_\_\_\_ thickness \_\_\_\_\_ surfacing material \_\_\_\_\_ thickness \_\_\_\_\_  
 Front walk width \_\_\_\_\_ material \_\_\_\_\_ thickness \_\_\_\_\_ Service walk width \_\_\_\_\_ material \_\_\_\_\_ thickness \_\_\_\_\_  
 Steps material \_\_\_\_\_ treads \_\_\_\_\_ risers \_\_\_\_\_ Cheek walls \_\_\_\_\_

**Other Onsite Improvements**

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

**Landscaping, Planting, and Finish Grading**

Topsoil \_\_\_\_\_ thick  front yard  side yards  rear yard to \_\_\_\_\_ feet behind main building  
 Lawns (seeded, sodded, or sprigged)  front yard \_\_\_\_\_  side yards \_\_\_\_\_  rear yard \_\_\_\_\_  
 Planting  as specified and shown on drawings  as follows:  
 \_\_\_\_\_ Shade trees deciduous \_\_\_\_\_ caliper \_\_\_\_\_ Evergreen trees \_\_\_\_\_ to \_\_\_\_\_ B & B  
 \_\_\_\_\_ Low flowering trees deciduous \_\_\_\_\_ to \_\_\_\_\_ Evergreen shrubs \_\_\_\_\_ to \_\_\_\_\_ B & B  
 \_\_\_\_\_ High-growing shrubs deciduous \_\_\_\_\_ to \_\_\_\_\_ Vines, 2-year \_\_\_\_\_  
 \_\_\_\_\_ Medium-growing shrubs deciduous \_\_\_\_\_ to \_\_\_\_\_ Other \_\_\_\_\_  
 \_\_\_\_\_ Low-growing shrubs deciduous \_\_\_\_\_ to \_\_\_\_\_

**Identification**—This exhibit shall be identified by the signature of the builder, or sponsor, and/or the proposed mortgagor if the latter is known at the time of application.

Date (mm/dd/yyyy) \_\_\_\_\_ Signature \_\_\_\_\_

Signature \_\_\_\_\_