

Exhibit "D"
Sources and Uses of Funds

	Residential Total for 2 Homes	Funding Sources		NOTES
		City HOME Funds	Habitat Fresno	
Acquisition Costs:				
Purchase Price	\$77,000	\$77,000	\$0	
Liens	\$0	\$0	\$0	
Closing, Title & Recording Costs	\$3,850	\$0	\$3,850	
Extension Payment	\$0	\$0	\$0	
SUBTOTAL	\$80,850	\$77,000	\$3,850	
Construction				
Basic Construction Contract	\$241,000	\$106,984	\$134,016	
Bond Premium	\$0	\$0	\$0	
Infrastructure Imp: On-Site	\$62,643	\$62,643	\$0	
Infrastructure Imp: Off-Site	\$29,667	\$0	\$29,667	
Construction Contingency (3%)	\$7,230	\$0	\$7,230	% of Basic Construction Contract
Other Const. Costs: Project Mgmt (25%)	\$48,200	\$0	\$48,200	% of Basic Construction Contract
SUBTOTAL	\$388,740	\$169,627	\$219,113	
Development				
Appraisals	\$900	\$0	\$900	
Architect/Engineer	\$22,809	\$10,000	\$12,809	
Environmental Assessment	\$20,910	\$20,910	\$0	
Geotechnical & Soils Study	\$6,847	\$6,847	\$0	
Boundary & Topographic Survey	\$11,280	\$11,280	\$0	
Legal	\$0	\$0	\$0	
Developer Fee (10%)	\$52,385	\$52,385	\$0	% of Total Construction Project Costs - Land
SWPPP Plan Costs	\$2,476	\$0	\$2,476	
SUBTOTAL	\$117,608	\$101,423	\$16,186	
Other Development				
Property Tax	\$1,000	\$0	\$1,000	
Insurance	\$1,000	\$0	\$1,000	
Bidding Costs	\$3,000	\$0	\$3,000	
Permits, Fees & Utility Hookups	\$0	\$0	\$0	Included in Impact/RTMF/School/Permits Line
Impact/RTMF/School/Permits	\$43,892	\$43,892	\$0	
Development Period Utilities	\$400	\$0	\$400	
Construction Warranty Costs	\$1,000	\$0	\$1,000	
Other Loan Fees (State HF, etc.)	\$8,727	\$0	\$8,727	Construction Loan Interest
Storage, Const. Staff Facilities	\$2,200	\$0	\$2,200	
Accounting/Audit (1%)	\$2,410	\$0	\$2,410	% of Basic Construction Contract
Marketing/Loan Origination (1%)	\$2,410	\$0	\$2,410	% of Basic Construction Contract / See Note A
SUBTOTAL	\$66,039	\$43,892	\$22,147	
Total Construction Project Costs	\$653,237	\$391,942	\$261,295	60/40 split between the City and Habitat is based upon the Total Construction Project Costs. Avg Cost per Home See Note B

NOTES:

- A** Costs including but not limited to; planning & implementing targeted outreach for potential partner families, processing applications, loan underwriting and escrow documents, homeowner education, monitoring sweat equity, etc.
- B** \$326,618 Avg cost per home. The project consists of Two 3 bed/2 bath estimated at 1,241 sq ft.