

**Exhibit B-2 Breakdown of Construction Development for Determining Percentage Construction Completed**

|                                                                                                                                                                                                                                                                                                                                                                                   | <u>With<br/>Slab on<br/>Grade %</u> | <u>With<br/>Crawl<br/>Space %</u> | <u>With<br/>Base-<br/>ment %</u> |
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| 1. Excavation<br>The removal of earth to allow the construction of a foundation or basement.                                                                                                                                                                                                                                                                                      | 3                                   | 5                                 | 6                                |
| 2. Footing, Foundations, columns<br>Footing: Construction of the spreading course or courses at the base or bottom of a foundation wall, pier, or column.<br>Foundation: Construction of the supporting portion of a structure below the first floor construction, or below grade, including footing.                                                                             | 8                                   | 8                                 | 11                               |
| 3. Floor slab or framing<br>The floor slab consist of concrete, usually reinforced, poured over gravel and a vapor barrier with perimeter insulation to prevent heat loss.                                                                                                                                                                                                        | 6                                   | 4                                 | 4                                |
| 4. Subflooring<br>The installation of materials used for flooring that is laid directly on the joist and serving the purpose of a floor during construction prior installation of the finish floor.                                                                                                                                                                               | 0                                   | 1                                 | 1                                |
| 5. Wall framing sheathing<br>The construction process of putting together and erecting the skeleton parts of a building's walls (the rough lumber work) and, for the exterior walls, covering with sheathing (plywood, waferboard, oriented strand board or lumber) and insulating board to close up the side walls prior to the installation of finish materials on the surface. | 7                                   | 7                                 | 6                                |

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| 6. Roof and ceiling framing, sheathing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 6 | 6 | 5 |
| The process, or method, of putting the parts of a roof, such as truss, rafters, ridge and plates in position. Ceiling joist support the overhead interior lining of a room. Roof sheathing is any sheet material, such as plywood or particleboard, connected to the roof rafters or truss to act as a base for sheathing felt, shingles or other roof covers.                                                                                                                                                                                                                                      |   |   |   |
| 7. Roofing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 5 | 5 | 4 |
| The installation of a material that acts as a roof covering, making it impervious to the weather, such as shingles over sheathing felt, tile, or slate.                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |
| 8. Siding, exterior trim, porches                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 7 | 7 | 6 |
| The installation of lumber, panel products or other materials intended for use as the exterior wall covering including all trim.                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |   |   |   |
| 9. Windows and exterior doors                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 9 | 9 | 8 |
| The installation of all exterior windows and doors. This includes securely fastening windows and doors plumb and level, square and true and adjusting sash, screens and hardware for smooth and proper operation.                                                                                                                                                                                                                                                                                                                                                                                   |   |   |   |
| 10. Plumbing - roughed in                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 3 | 2 | 3 |
| Subject to local codes and regulations the installation of all parts of the plumbing system which must be completed prior to the installation of plumbing fixtures or appliances. This includes drain, waste, and vent piping, water supply, and the necessary built-in fixture supports.                                                                                                                                                                                                                                                                                                           |   |   |   |
| 11. Sewage disposal                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 1 | 1 | 1 |
| Subject to local codes and regulations the construction and installation of a wastewater disposal system consisting of a house sewer, a pretreatment unit (e.g., septic tank, individual package treatment plant), an acceptable absorption system (subsurface absorption field, seepage pit, or subsurface absorption bed). The system shall be designed to receive all sanitary sewage (bathroom, kitchen and laundry) from the dwelling, but not footing or roof drainage. It shall be designed so that gases generated anywhere in the system can easily flow back to the building sewer stack. |   |   |   |

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| 12. Heating - roughed in                                                                                                                                                                                                                                                                        | 1 | 1 | 1 |
| Subject to local codes and regulations the installation of ducts and/or piping and the necessary supports to minimize the cutting of walls and joist. This rough in is done before finish wall and floor installed.                                                                             |   |   |   |
| 13. Electrical - roughed in                                                                                                                                                                                                                                                                     | 2 | 2 | 2 |
| Subject to local codes and regulations the installation of conduit or cable and the location of switch, light, and outlet boxes with wires ready to connect. This roughing-in work is done before the dry wall finish is applied, and before the insulation is placed in the walls and ceiling. |   |   |   |
| 14. Insulation                                                                                                                                                                                                                                                                                  | 2 | 2 | 2 |
| The installation of any material used in walls, floors, and ceilings to prevent heat transmission as required by RD Instruction 1924-A, Exhibit D of 7 CFR of Part 1924, Subpart A.                                                                                                             |   |   |   |
| 15. Dry wall                                                                                                                                                                                                                                                                                    | 8 | 8 | 7 |
| Dry walling is covering the interior walls using sheets of gypsum board and taped joints.                                                                                                                                                                                                       |   |   |   |
| 16. Basement or porch floor, steps                                                                                                                                                                                                                                                              | 1 | 1 | 6 |
| The construction of basement or porch floors and steps whether wood or concrete.                                                                                                                                                                                                                |   |   |   |
| 17. Heating - finished                                                                                                                                                                                                                                                                          | 3 | 3 | 3 |
| Subject to local codes and regulations the installation of registers, grilles and thermostats.                                                                                                                                                                                                  |   |   |   |
| 18. Flooring covering                                                                                                                                                                                                                                                                           | 6 | 6 | 5 |
| The installation of the "finish flooring" (the material used as the final wearing surface that is applied to a floor). Floor covering include numerous flooring materials such as wood materials, vinyl, linoleum, cork, plastic, carpet and other materials in tile or sheet form.             |   |   |   |
| 19. Interior carpentry, trim, doors                                                                                                                                                                                                                                                             | 6 | 6 | 5 |
| Installing visible interior finish work (molding and/or trim), including covering joints around window and door openings. The installation of an interior door including frames and trim.                                                                                                       |   |   |   |

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| 20. Cabinets and counter tops                                                                                                                                                                                                                                                                                                                                                            | 1 | 1 | 1 |
| Securing cabinets and counter tops (usually requiring only fastening to the wall or floor) that are plumb and level, square and true.                                                                                                                                                                                                                                                    |   |   |   |
| 21. Interior painting                                                                                                                                                                                                                                                                                                                                                                    | 4 | 4 | 3 |
| Cleaning and preparation of all interior surfaces and applying paint in strict accordance with the paint manufacturer's instructions.                                                                                                                                                                                                                                                    |   |   |   |
| 22. Exterior painting                                                                                                                                                                                                                                                                                                                                                                    | 1 | 1 | 1 |
| Cleaning and preparation of all exterior surfaces and applying paint in strict accordance with the paint manufacturer's instructions.                                                                                                                                                                                                                                                    |   |   |   |
| 23. Plumbing - complete fixtures                                                                                                                                                                                                                                                                                                                                                         | 4 | 4 | 3 |
| Subject to local codes and regulations the installation of a receptor or device which requires both a water supply connection and a discharge to the drainage system, such as water closets, lavatories, bathtubs or sinks. Also, the installation of an energized household appliance with plumbing connections, such as a clothes washer, water heater, dishwasher or garbage grinder. |   |   |   |
| 24. Electrical - complete fixtures                                                                                                                                                                                                                                                                                                                                                       | 1 | 1 | 1 |
| Subject to local codes and regulations the installation of the fixtures, the switches, and switch plates. This is usually done after the dry wall finish is applied.                                                                                                                                                                                                                     |   |   |   |
| 25. Finish hardware                                                                                                                                                                                                                                                                                                                                                                      | 1 | 1 | 1 |
| The installation of all the visible, functional hardware in a house that has a finish appearance, including such features as hinges, locks, catches, pulls, knobs, and clothes hooks.                                                                                                                                                                                                    |   |   |   |
| 26. Gutters and downspouts                                                                                                                                                                                                                                                                                                                                                               | 1 | 1 | 1 |
| The installation of a shallow channel of wood, metal, or PVC (gutters) positioned just below and following along the eaves of the house for the purpose of collecting and diverting water from a roof to a vertical pipe (downspouts) used to carry rainwater from the roof to the ground by way of a splash block or into a drainage system.                                            |   |   |   |

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| 27. Grading, paving, landscaping | 3 | 3 | 3 |
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Landscaping includes final grading, planting of shrubs and trees, and seeding or sodding of lawn areas. Final grading includes the best available routing of runoff water to assure that house and adjacent homes will not be endangered by the path of water runoff. The minimum slope should be 6" in 10' or 5% from the foundation of the home. Paving includes both driveways and walks.

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| 100%  | 100% | 100% |