

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

American Financial Resources, LLC.
8 Campus Drive, Suite 401
Parsippany, NJ 07054

Name and address of Contractor or Builder

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 _____

2. Foundations

Footings concrete mix _____ 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 _____ Prefabricated (make and size) _____

Flue lining material _____ 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) HEARTH AND HOME Ash dump and clean-out _____

Fireplace facing STEEL lining BRICK hearth STONE mantel STAINED WOOD

Additional information _____

5. Exterior Walls

Wood frame wood grade, and species 2X4 #3 SPF OR 2X6 #3 SPF ☐ Corner bracing Building paper or felt _____

Sheathing OSB thickness 7/16" width 48" ☒ solid ☐ spaced _____ o.c. ☐ diagonal _____

Siding VINYL grade _____ type DUTCHLA size Dbl 4 1/2 exposure FULL fastening 16" O.C.

Shingles _____ grade _____ type _____ size _____ exposure _____ fastening _____

Stucco _____ 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 _____ Window sills _____ 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 PRE-ENGINEERED ROOF TRUSS

6. Floor Framing

Joists wood, grade, and species 2X6 OR 2X8 # SPF other _____ bridging _____ anchors _____

Concrete slab ☐ basement floor ☐ first floor ☐ ground supported ☐ self-supporting mix _____ thickness _____

reinforcing _____ insulation R-22 OR R-33 F/GLASS BLANK membrane _____

Fill under slab material _____ thickness _____

Additional information _____

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

Material grade and species 23/32" OSB OR 3/4" PLY size 48X96 type T&G

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 SPF STUD GRADE size and spacing 2X4 @ 24" O.C OR 16" O.C Other _____

Additional information SHEARWALLS IF REQUIRED 16" O.C. STUD SPACING

10. Ceiling Framing

Joists wood, grade, and species _____ Other _____ Bridging _____

Additional information _____

11. Roof Framing

Rafters wood, grade, and species PRE-FAB ROOF TRUSSES Roof trusses (see detail) grade and species 2x2 MIN #2 SPF

Additional information TRUSSES ARE DESIGNED FOR A 20# ROOF LOAD AT 24" O.C.

12. Roofing

Sheathing wood, grade, and species 7/16" 24/16 EXPOSURE 1 OSB ☒ solid ☐ spaced _____ o.c.

Roofing DIMENSIONAL SHINGLES grade A size 12X36 type DIMENSIONAL ASPHALT

Underlay SEAL TITE KRAFT/POLYESTER weight or thickness .025 size _____ fastening NAILS

Built-up roofing _____ number of plies _____ surfacing material _____

Flashing material _____ gage or weight _____ ☐ gravel stops ☐ snow guards

Additional information _____

13. Gutters and Downspouts

Gutters material _____ gage or weight _____ size _____ shape _____
 Downspouts material _____ 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	1/2" GYPSUM PAINTED	1/2" GYPSUM WITH TEXTURE FINISH
Bath	1/2" GYPSUM PAINTED	1/2" GYPSUM WITH TEXTURE FINISH
Other	1/2" GYPSUM PAINTED	1/2" GYPSUM WITH TEXTURE FINISH

Additional information _____

16. Interior Doors and Trim

Doors type PRE-FINISHED 2-PANEL HOLLOW CORE material MDF HARDBOARD thickness 1-3/8"
 Door trim type PRE-FINISHED material MDF Base type PAPER WRAP material MDF size 2 1/2"
 Finish doors _____ trim _____
 Other trim (item, type and location) PRE-FINISHED LOCATED THROUGHOUT REMAINDER OF HOME
 Additional information _____

17. Windows

Windows type SINGLE HUNG make CLAYTON WINDOWS material VINYL sash thickness 1"
 Glass grade _____ ☐ sash weights ☐ balances, type _____ head flashing _____
 Trim type PRE-FINISHED material MDF Paint _____ number coats _____
 Weatherstripping type _____ material _____ Storm sash, number _____
 Screens ☐ full ☒ half type SELF STORING number _____ screen cloth material NYLON
 Basement windows type _____ material _____ screens, number _____ Storm sash, number _____
 Special windows _____
 Additional information _____

18. Entrances and Exterior Detail

Main entrance door material STEEL width 36" thickness 1.75" Frame material WOOD thickness 1.5"
 Other entrance doors material STEEL width 36" thickness 1.375" Frame material ALUMINUM thickness 1"
 Head flashing _____ Weatherstripping type _____ saddles _____
 Screen doors thickness _____ number _____ screen cloth material _____ Storm doors thickness _____ number _____
 Combination storm and screen doors thickness 1" number 1" screen cloth material NYLON
 Shutters ☐ hinged ☒ fixed Railings _____ Attic louvers _____
 Exterior millwork grade and species _____ Paint _____ number coats _____
 Additional information 72"X80" PATIO DOOR AVAILABLE IN SOME MODELS

19. Cabinets and Interior Detail

Kitchen cabinets, wall units material HARDWOOD lineal feet of shelves _____ shelf width 12"
 Base units material 3/4" OAK, CHERRY, POP, OR I counter top H.P. LAMINATE edging EUROPEAN ROLLED
 Back and end splash H.P. LAMINATE Finish of cabinets STAINED number coats 3
 Medicine cabinets make _____ model _____
 Other cabinets and built-in furniture _____
 Additional information ANTIQUE BRONZE OR BRUSH NICKLE OR PEWTER OR OIL RUB PULLS/KNOBS THROUGHOUT

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	VINYL FLOORING CONGOLEUM	WOOD	WOOD	
	Bath	VINYL FLOORING CONGOLEUM	WOOD	WOOD	
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	VARIES	VARIES	33X19	VARIES
Lavatory	3/4	BATHS	VARIES	VARIES	20X17 SQUARE	WHITE
Water closet	2/3	BATHS	LAMOSA	E206	1.4 GAL MIN	WHITE
Bath tub	1	P. BATH	BAYMONT	VARIES BY MODEL	VARIES	WHITE
Shower over tub	1	H. BATH	BAYMONT	VARIES BY MODEL	VARIES	WHITE
Stall shower	1	BATHS	BAYMONT	VARIES BY MODEL	VARIES	WHITE
Laundry trays						

Bathroom accessories ☐ Recessed material _____ number _____ ☐ Attached material _____ number _____

Additional information _____

☐ Curtain rod ☐ Door ☐ Shower pan material _____
 Water supply ☐ public ☐ community system ☐ individual (private) system*
 Sewage disposal ☐ public ☐ community system ☐ individual (private) system*
 House drain (inside) ☐ cast iron ☐ tile ☒ other SCH. 40 PVC House sewer (outside) ☐ cast iron ☐ tile ☐ other _____
 Water piping ☐ galvanized steel ☐ copper tubing ☒ other PEX PIPING Sill cocks, number _____
 Domestic water heater type ELEC make and model RHEEM heating capacity 40 OR 50 GAL gph. 100° rise.
 Storage tank material _____ capacity 40 OR 50 gallons
 Gas service ☐ utility company ☒ liq. pet. gas ☐ other NATURAL OPTION ☐ 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 ☐ Steam ☐ Vapor ☐ One-pipe system ☐ Two-pipe system
☐ Radiators ☐ Convectors ☐ Baseboard radiation Make and model _____
☐ Radiant panel ☐ floor ☐ wall ☐ ceiling Panel coil material _____
☐ Circulator ☐ Return pump Make and model _____ capacity _____ gpm.

Boiler make and model _____ Output _____ Btuh. net rating _____ Btuh.

Additional information _____

Warm air ☐ Gravity ☒ Forced Type of system ELECTRIC UPFLOW OR DOWNFLOW
Duct material supply FIBERGLASS OR return NEG PRESSURE Insulation R-8 thickness 2.25" ☐ Outside air intake

Furnace: make and model CARRIER Input N/A Btuh. output VARIES BY LC Btuh.

Additional information SIZING VARIES BASED ON LOCATION OF HOME

☐ 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 BROAN

Other heating, ventilating, or cooling equipment VENTLINE IN BATHROOMS

Additional information _____

24. Electric Wiring

Service ☐ overhead ☐ underground Panel ☐ fuse box ☐ circuit-breaker make SIEMENS AMP's 200 No. circuits 40

Wiring ☐ conduit ☐ armored cable ☐ nonmetallic cable ☐ knob and tube ☐ other _____

Special outlets ☒ range ☒ water heater ☒ other GFCI IN KITCHENS, BATHS, AND EXTERIOR

☐ Doorbell ☐ Chimes ☐ Push-button locations _____

Additional information _____

25. Lighting Fixtures

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

Nontypical installation _____

Additional information _____

26. Insulation

Location	Thickness	Material, Type, and Method of Installation	Vapor Barrier
Roof	12.26"	R-38 OR R-49 CELLULOSE	
Ceiling			
Wall	3.5"	R-13 MIN 2X4 OR R-19/R-21 FOR 2X6 WALLS	
Floor	3.5"	R-22 OR R-33 FIBERGLASS BLANKET	

- 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.)

BRK FIRST ALERT SMOKE ALARMS IN ALL BEDROOMS AND LIVING AREAS WIRED IN SEQUENCE

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.)

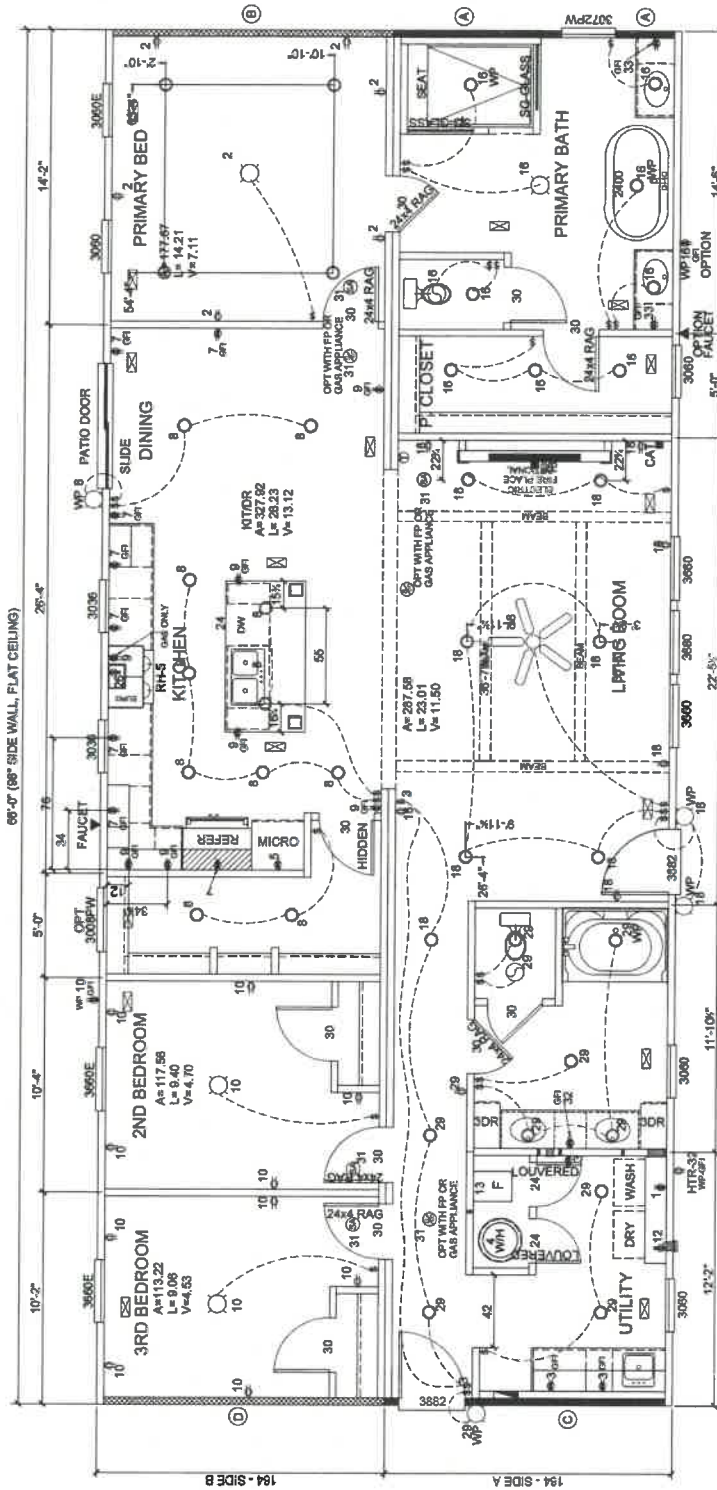
Landscaping, Planting, and Finish Grading

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 _____



■ SHEAR WALLS FOR ALL WIND ZONES
 ■ SHEAR WALLS FOR WIND ZONE 2 & 3
 TOTAL WINDOW AREA (S.F.) = 171
 TOTAL DOOR AREA (S.F.) = 43.0
 SLDG. GLASS DR. AREA (S.F.) = 40.0
 FOR INSULATION PACKAGE SEE "THERMAL SECTION"
 NOTE
 FOR OPTIONAL HEAT PUMP CONTRACT AND INSTALLATION, REFERENCE
 PAGES HE-9.1.1 & HE-9.2.1.

REV. 1	DESCRIPTION OF REVISION

00000 5520NRG McMCMORE-974

Cavalier Home Builders
 Plant 974

PRINT DATE: 0/0/0
 SCALE: 1/8" = 1'-0"
 ALL

MCLEMORE -- 28 X 66 (70) - 3BR 2Bath
 FLOOR PLAN APPROVAL

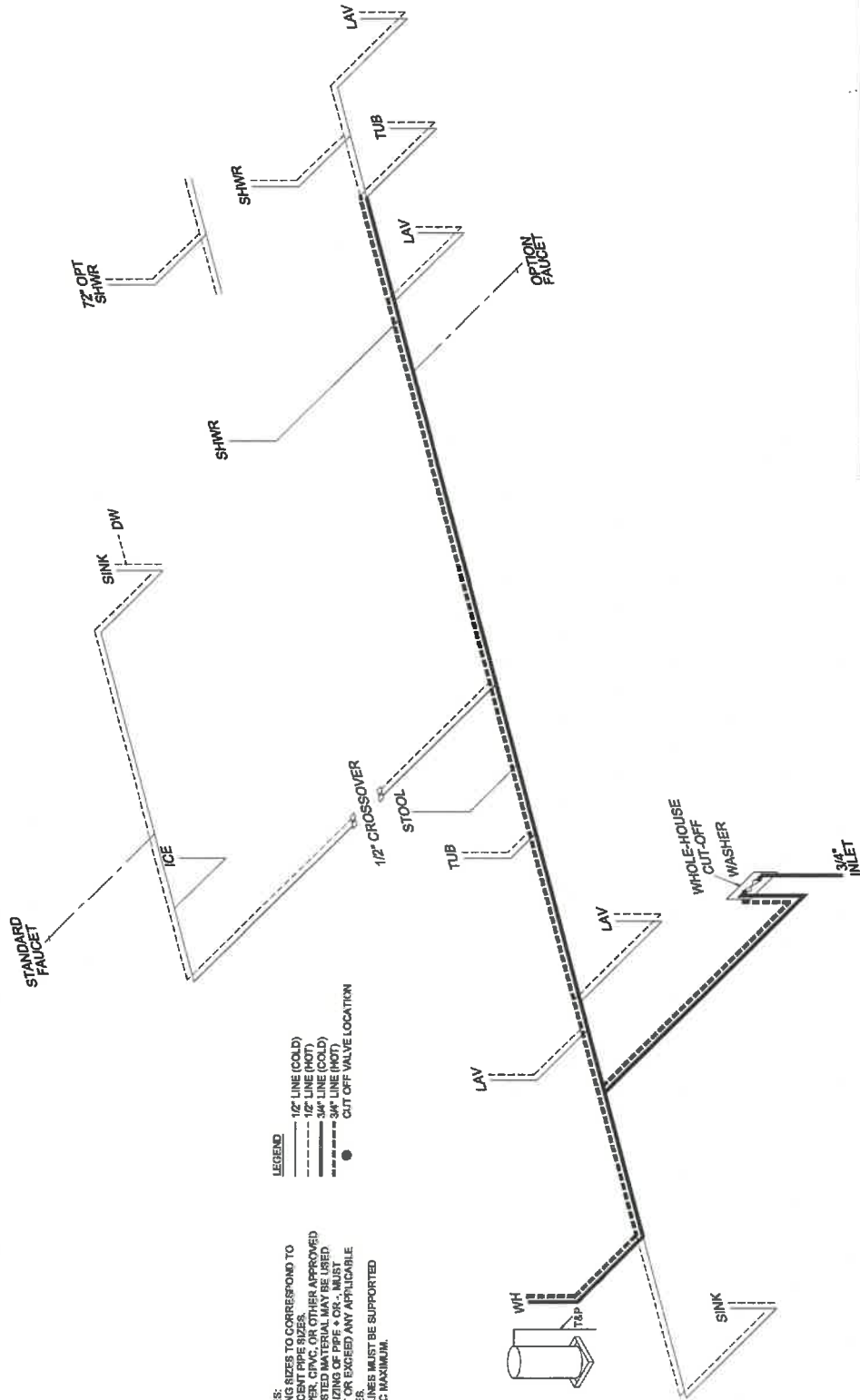


Cavalier Home Builders[™]
Plant 974

McLEMORE -- 28 X 66 (70) - 3BR 2Bath
DWV APPROVAL

PRINT DATE:	0/0/0	CLASS. BY:	
SCALE:	1/8" = 1'-0"	VALUE ADJUSTED:	ALL

[illegible]



LEGEND

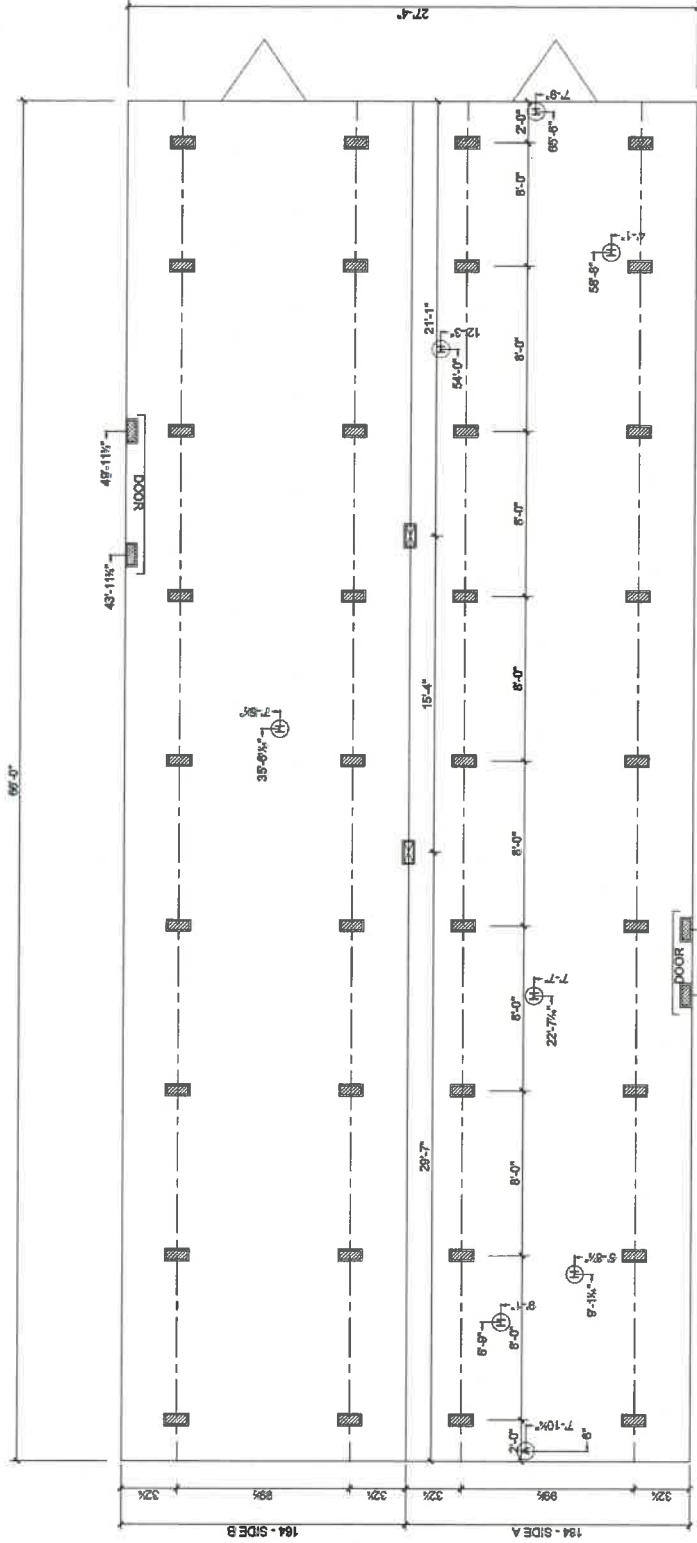
- 1/2" LINE (COLD)
- 1/2" LINE (HOT)
- 3/4" LINE (COLD)
- 3/4" LINE (HOT)
- CUT OFF VALVE LOCATION

- NOTES:**
- 1) PIPE SIZES TO CORRESPOND TO ADJACENT PIPE SIZES.
 - 2) COPPER, CPVC, OR OTHER APPROVED OR LISTED MATERIAL MAY BE USED.
 - 3) ALL SIZING OF PIPE & OR, MUST MEET OR EXCEED ANY APPLICABLE CODES.
 - 4) PEX LINES MUST BE SUPPORTED 48" OC MAXIMUM.

5520NRG McLEMORE-3-974

00000 5520NRG McLEMORE-974

	Cavalier Home Builders Plant 974		McLEMORE -- 28 X 66 (70) - 3BR 2Bath	
	WATER SUPPLY LINE APPROVAL		WATER SUPPLY LINE APPROVAL	
DATE	0/0/0	DATE BY	DATE BY	DATE BY
SCALE	1/8" = 1'-0"	SCALE	1/8" = 1'-0"	SCALE
ALL	ALL	ALL	ALL	ALL
REV DESCRIPTION OF REVISION				




MARRIAGE LINE OPENING SUPPORT PIERTYP. LOADING

SOIL CAPACITY (PSF)	MARRIAGE WALL OPENING SIZE (FEET)											
	4'	6'	8'	10'	12'	14'	16'	18'	20'	22'		
1000	18x18x4	20x20x4	24x24x4	24x24x4	24x24x4	24x24x4	24x20x5.5	30x20x5.5	30x30x5.5	30x36x5.5		
1500	18x18x4	18x18x4	20x20x4	20x20x4	20x20x4	24x24x4.5	24x24x4.5	24x24x4.5	24x24x4.5	24x24x4.5		
2000	18x18x4	18x18x4	18x18x4	18x18x4	20x20x4	20x20x4	20x20x4	20x20x4	20x20x4.5	20x20x4.5		
2500	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4	20x20x4.5	20x20x4.5		
3000	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4		
3500	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4		
4000	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4	18x18x4		

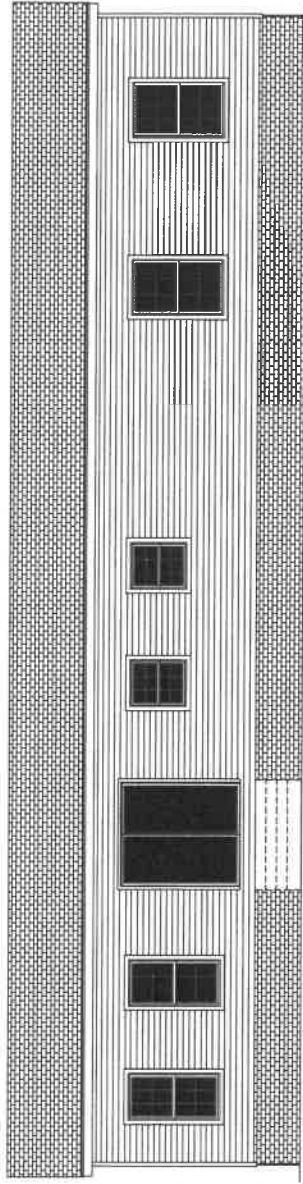
- (A) MAIN ELECTRICAL
- (B) ELECTRICAL CROSSOVER
- (C) WATER INLET
- (D) WATER CROSSOVER
- (E) GAS INLET
- (F) GAS CROSSOVER (IF ANY)
- (G) DUCT CROSSOVER
- (H) SEWER DROPS
- (I) RETURN AIR (WOPT. HEAT PUMP ON DUCT)
- (J) SUPPLY AIR (WOPT. HEAT PUMP ON DUCT)

SUPPORT PIERTYP. LOADING DESIGN VALUE--5758 lbs./PIER

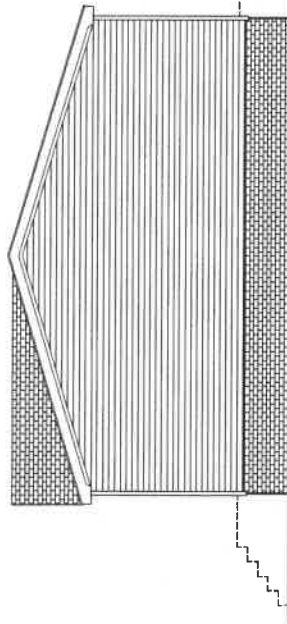
SOIL CAPACITY (PSF)	MINIMUM PAD SIZE (IN x IN)	FOOT CAPACITY (MAX lbs.)	SINGLE STACK		DOUBLE STACK	
			FOOTER THICK.	FOOTER THICK.	FOOTER THICK.	FOOTER THICK.
1000	30 x 30	6250	5 1/2"	4"	4"	4"
1500	24 x 24	8000	4 1/2"	4"	4"	4"
2000	24 x 24	8000	5"	4"	4"	4"
2500	20 x 20	6944	4 1/2"	4"	4"	4"
3000	16 x 16	5333	4"	4"	4"	4"
3500	20 x 20	9722	5"	4"	4"	4"
4000	16 x 16	7111	4"	4"	4"	4"

FOUNDATION NOTES:
 REFERENCE HOME INSTALLATION MANUAL FOR OPTIONAL PIER SPACING AND LOADING (I.E. FIREPLACES, ETC.)
 SINGLE STACK PIERS MAX. 36" HIGH; DOUBLE STACK PIERS MAX. 60" HIGH.
 ALL DIMENSIONS ARE FROM REAR OF HOME UNLESS OTHERWISE NOTED.

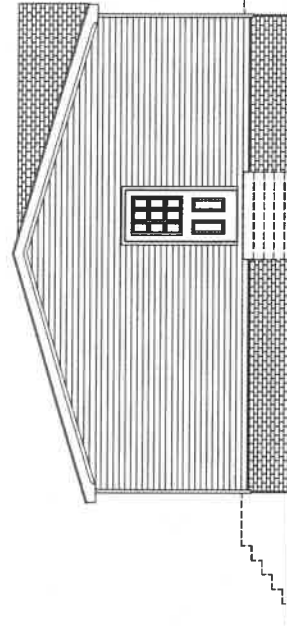
00000 2X4 WALLS
 5520NRG McLEMORE



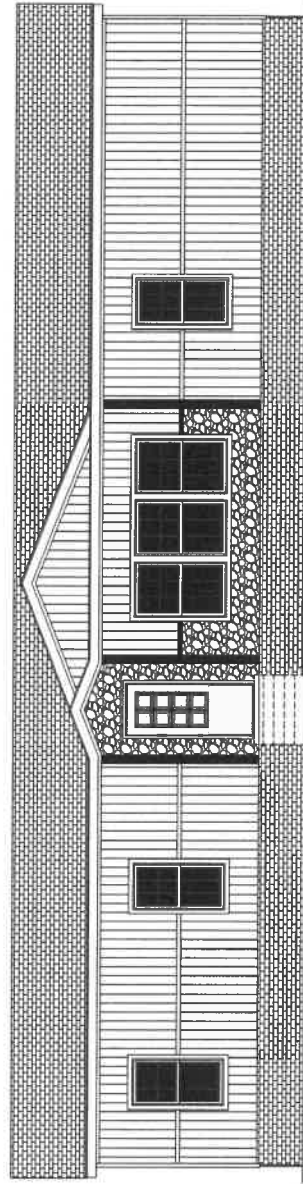
REAR ELEVATION



RIGHT ELEVATION



LEFT ELEVATION



FRONT ELEVATION

MODEL: 5520NRG McLEMORE 2x4 WALLS
3-BEDROOM / 2-BATH
28 x 70 (66 ACTUAL) - Approx. 1804 Sq. Ft.

Date: 12/17/25 Date: 1/6/26 Date: 1/6/26 Date: 1/7/26

* All room dimensions include closets and square footage figures are approximate.

00000 2X4 WALLS
5520NRG McLEMORE