

BBV Realty

CONSTRUCTION DRAW INSPECTION REPORT

SAMPLE REPORT

All names, addresses, and figures are fictional

REPORT SUMMARY

Property	2814 Juniper Creek Ln, Denton, TX 76208	Report date	July 14, 2026
Loan number	SCL-2026-0417	Inspection date	July 13, 2026 · 9:40 AM
Borrower	Lakeview Renovations LLC	Draw request	#3 of 6 planned
Contractor	Redbud Builders, Inc.	Inspection type	Progress / draw verification
Client / lender	Sample Capital Lending, LLC	Occupancy	Vacant — under renovation
Inspector	Christopher Richard, BBV Realty	Weather / access	Clear, 96°F · Full access
Project type	SFR renovation (fix-and-flip)	Persons present	Site superintendent (contractor)

FUNDING RECOMMENDATION

Total renovation budget	\$99,750.00
Completion claimed by contractor (draw request)	69.5% · \$69,373
Completion verified by inspection	63.9% · \$63,770
Previously disbursed (Draws 1–2)	(\$44,900.00)
Amount requested — Draw #3	\$24,473.00
RECOMMENDED RELEASE — PARTIAL	\$18,870.00
Held pending re-inspection (see notes)	\$5,603.00

Recommendation: PARTIAL RELEASE. Verified progress supports \$18,870 of the \$24,473 requested. The \$5,603 difference is attributable to Line 8 (HVAC ductwork incomplete, claimed 100% / verified 85%) and Line 11 (cabinet materials claimed as ordered but not on site). Both items can be verified by re-inspection or, for Line 11, by delivery documentation.

BUDGET LINE ITEMS — CLAIMED VS. VERIFIED

#	Line item	Budget	Claimed	Verified	Verified \$	Inspector notes
1	Demolition & site preparation	\$4,800	100%	100%	\$4,800	Complete; debris removed from site
2	Foundation repair (pier & beam leveling)	\$7,200	100%	100%	\$7,200	Engineer letter on file; complete
3	Roof replacement (composition shingle)	\$11,400	100%	100%	\$11,400	Complete; flashing and vents verified
4	Framing & structural repairs	\$6,900	100%	100%	\$6,900	Complete; passed city framing inspection
5	Windows & exterior doors	\$8,300	100%	90%	\$7,470	12 of 14 windows installed; 2 backordered

#	Line item	Budget	Claimed	Verified	Verified \$	Inspector notes
6	Plumbing — rough-in & fixtures	\$9,600	75%	70%	\$6,720	Rough-in complete; fixture install started
7	Electrical — rough-in & fixtures	\$8,900	75%	75%	\$6,675	Consistent with claim; panel upgraded
8	HVAC replacement	\$10,800	100%	85%	\$9,180	Condenser & furnace set; ductwork incomplete
9	Insulation & drywall	\$7,400	50%	40%	\$2,960	Insulation done; drywall hung in 2 of 5 rooms
10	Interior trim & doors	\$4,300	0%	0%	\$0	Not started
11	Cabinets & countertops	\$6,800	25%	0%	\$0	Claimed as ordered; materials NOT on site
12	Flooring	\$5,200	0%	0%	\$0	Not started
13	Paint — interior & exterior	\$4,650	15%	10%	\$465	Exterior prep/prime only
14	Landscaping & flatwork	\$3,500	0%	0%	\$0	Not started
	Totals	\$99,750	69.5%	63.9%	\$63,770	

Verified percentages reflect work in place and observable at the time of inspection. Materials not yet incorporated are credited only when stored on site and documented.

OBSERVATIONS & RISK NOTES

- City building permit posted and current; framing inspection passed June 30, 2026.
- Workmanship on completed items is consistent with the approved scope of work; no evidence of water intrusion or structural concern observed.
- Line 5 (windows): two rear-elevation windows on backorder per superintendent; openings weather-sealed. Verified at 90% until installed.
- **FLAGGED** — Line 8 (HVAC): claimed 100%, verified 85%. Equipment set and operational, but ductwork in the primary suite and both secondary bedrooms is incomplete.
- **FLAGGED** — Line 11 (cabinets & countertops): claimed 25% as “ordered.” No materials on site and no delivery documentation available at inspection. Funding not recommended until materials are delivered on site or paid invoices are provided.
- Site is secured (locked; windows intact); materials stored inside garage in good order.
- Schedule risk: contractor reports a 2-week slip against the original completion date due to the window backorder. No draw impact beyond items noted.

PHOTO DOCUMENTATION

Reports include labeled photos for every budget line item plus front, rear, and street elevations. Placeholders shown in this sample.

[SAMPLE — photo placeholder]	
Photo 1 — Front elevation; roof replacement complete	Photo 2 — Rear elevation; window openings 13–14 sealed, units backordered
[SAMPLE — photo placeholder]	
Photo 3 — Kitchen; plumbing fixture rough-in at island	Photo 4 — Electrical panel; upgraded 200A service
[SAMPLE — photo placeholder]	
Photo 5 — HVAC condenser and furnace, installed and set	Photo 6 — Primary suite; ductwork incomplete (Line 8)
[SAMPLE — photo placeholder]	
Photo 7 — Living room; drywall hung, ready for tape and float	Photo 8 — Kitchen; cabinet area — no materials on site (Line 11)

[SAMPLE — photo placeholder]	
Photo 9 — Exterior; prep and primer at south elevation	Photo 10 — Garage; stored materials, organized and dry
[SAMPLE — photo placeholder]	
Photo 11 — Permit card posted at front window	Photo 12 — Street view; site secure at time of inspection

SCOPE & LIMITATIONS

This report documents observable construction progress as of the inspection date for the exclusive use of the named client in connection with construction loan disbursement decisions. It is a progress verification only: it is not an appraisal, a code-compliance or municipal inspection, an engineering evaluation, or a warranty of workmanship or materials, and it does not certify that work complies with plans, specifications, or applicable codes. Completion percentages are the inspector's professional estimate based on visual observation of work in place. Conditions concealed or inaccessible at the time of inspection are excluded.

THIS IS A SAMPLE REPORT. All parties, addresses, loan numbers, and dollar amounts are fictional and shown solely to illustrate report format and content.

Christopher Richard
Owner / Lead Inspector — BBV Realty

July 14, 2026
Report date