

## Project Grant Application

McKinney Community Development Corporation FY 2026

### MCDC Mission

Staying true to voter intent, we work proactively, in partnership with others, to promote and fund community, cultural, and economic development projects that maintain and enhance the quality of life in McKinney.

### Important Information

- Please read the McKinney Community Development Corporation [Project Grant Guidelines](#) before completing this application.
- The Grant Guidelines are available at [McKinneyCDC.org](#) or by emailing [Info@McKinneyCDC.org](mailto:Info@McKinneyCDC.org).
- Please submit a request for preliminary review of your project prior to submitting an application. Use the form [Letter of Inquiry](#).

**Applications must be submitted via online form and must be submitted no later than 5 p.m. on the deadline date. Incomplete applications will not be eligible for review or consideration by the board.**

**Project Grants** offer support for projects that are eligible for consideration under Sections 501 and 505 of the Texas Local Government Code. These include:

- Projects Related to the Creation or Retention of Primary Jobs
- Horizontal Infrastructure Improvement Projects Necessary to Develop New or Expanded Business Enterprises (water, sewer, utilities, site work)
- Public Parks and Open Space Improvements
- Projects Related to Recreational or Community (city/public access) Facilities
- Professional and Amateur Sports and Athletic Facilities, including Children's Sports
- Destination Entertainment, Tourist and Convention Facilities
- Projects Related to Low Income Housing (60% AMI or lower)
- Mass Transit-Related Facilities or Equipment
- Airport Facilities

**Please include the information outlined below to ensure board consideration for funding.**

- **Detailed project description**
  - Overall project goals - (e.g., financial impact, new business generated, new demographic reached, efficiency impact, safety and security impact, etc.)
  - Project Timeline (design to completion)
  - Detailed Project Budget
  - Site plan (property plat)
  - Design plans/images

- Projected impact on McKinney's economy
- Projected impact on McKinney's quality of life
- **Financial viability of organization (Please provide the following documentation)**
  - Verification of organization's status (IRS letter of determination, W9, registration with the Secretary of State);
  - Most recent two years of audited financial statements including organization's budget and profit/loss statements (written explanation if audit not available);
  - Organization's funding sources, impact of the project, and how it will lead to new or expanded business, and the organization's financial position.

## Project Grant Application Calendar

### Cycle I

- Application Deadline: Dec. 30, 2025
- Presentation to MCDC Board: Jan. 22, 2026
- Board Vote and Award Notification: Feb. 26, 2026

### Cycle II

- Application Deadline: March 31, 2026
- Presentation to MCDC Board: April 23, 2026
- Board Vote and Award Notification: May 28, 2026

### Cycle III

- Application Deadline: June 30, 2026
- Presentation to MCDC Board: July 23, 2026
- Board Vote and Award Notification: Aug. 27, 2026

## Organization Information

|                          |                                         |
|--------------------------|-----------------------------------------|
| Organization Name        | Habitat for Humanity of Collin County   |
| CEO / Executive Director | Stephannie Krunglevich                  |
| Federal Tax I.D.         | 75-2443511                              |
| Incorporation Date       | Wednesday, August 26, 1992              |
| Mailing Address          | 2060 Couch Drive<br>McKinney, TX, 75069 |
| Phone Number             | (972) 254-5300                          |

|             |                                                                                                                                                               |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Email       | info@habitatcctx.org                                                                                                                                          |
| Website     | www.habitatcollincounty.org                                                                                                                                   |
| Facebook    | <a href="https://www.facebook.com/habitatcollincounty/">https://www.facebook.com/habitatcollincounty/</a>                                                     |
| Instagram   | <a href="https://www.instagram.com/hfhcollincounty">https://www.instagram.com/hfhcollincounty</a>                                                             |
| Twitter / X | <a href="https://twitter.com/HabitatCollinCo">https://twitter.com/HabitatCollinCo</a>                                                                         |
| LinkedIn    | <a href="https://www.linkedin.com/company/habitat-for-humanity-of-collin-county/">https://www.linkedin.com/company/habitat-for-humanity-of-collin-county/</a> |

**Please provide a detailed narrative about your organization including years established, mission, goals, scope of services, staff, successes, contribution to community, etc.**

Habitat for Humanity of Collin County is dedicated to meeting the housing needs of families in McKinney and throughout Collin County. The organization began as McKinney Habitat for Humanity, Inc., with a primary focus on serving families in McKinney, Texas.

Recognizing the increasing need for affordable housing beyond the McKinney area, the organization rebranded in 2002 as North Collin County Habitat for Humanity. This change reflected a commitment to addressing housing insecurity across a broader region of Collin County.

In 2018, Habitat for Humanity of Collin County deepened its impact by merging with South Collin County Habitat for Humanity. This merger unified efforts under the new name, Habitat for Humanity of Collin County, bringing together resources and expanding the organization’s ability to serve more families efficiently.

For more than thirty years, Habitat for Humanity of Collin County has helped numerous families realize the dream of homeownership. The organization provides stability, dignity, and a foundation for a brighter future.

The scope of services offered extends beyond new home construction to include essential home repairs and modifications. These efforts ensure that existing homes remain safe and habitable for residents.

Habitat for Humanity of Collin County has built over 220 new homes and completed repairs on more than 1,200 homes. These programs not only offer physical shelter but also foster a sense of community and personal empowerment.

Through partnerships with local businesses, volunteers, and other organizations, Habitat for Humanity of Collin County continues to build homes and foster hope, enhancing the quality of life for residents throughout the county.

The organization remains steadfast in its mission to build strength, stability, and self-reliance through shelter. Its legacy of dedicated service and community partnership drives ongoing efforts to transform lives and neighborhoods, one home at a time.

**Select One**

Nonprofit - 501(c)3 (Attach a copy of IRS Determination Letter)

**IRS Determination Letter for 501(c)3**

 501c3\_Letter\_1328-5090\_2026.pdf

**Reminder:** To save your progress in the form, you must scroll to the bottom of the form and select 'Save'. If you do not have a Jotform login, you will need to create one.

**Representative & Contact Information**

|                                                                                    |                                                        |
|------------------------------------------------------------------------------------|--------------------------------------------------------|
| Is the representative information same as above?                                   | No                                                     |
| Representative Completing Application                                              | James Wooldridge                                       |
| Title                                                                              | Grant Consultant                                       |
| Mailing Address                                                                    | 12831 West Castlebar Drive<br>Sun City West, AZ, 75069 |
| Phone Number                                                                       | (972) 254-5300                                         |
| Email Address                                                                      | info@habitatcctx.org                                   |
| Is the contact for communications between MCDC and the organization same as above? | No                                                     |
| Contact for Communication Between MCDC and Organization                            | Ebony Gray                                             |
| Title                                                                              | Grants/Homeowner Support and Partnership               |
| Mailing Address                                                                    | 2060 Couch Drive<br>McKinney, TX, 75069                |
| Phone Number                                                                       | (972) 254-5300                                         |
| Email Address                                                                      | info@habitatcctx.org                                   |
| Are you the property owner?                                                        | Yes                                                    |

**Reminder:** To save your progress in the form, you must scroll to the bottom of the form and select '**Save**'. If you do not have a Jotform login, you will need to create one.

## Information About Funding Request and Project Costs

|                                                                                                                                                                      |             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| Total Amount Requested                                                                                                                                               | \$800,000   |
| Are matching funds available?                                                                                                                                        | Yes         |
| Matching Funds Available                                                                                                                                             | \$2,400,000 |
| Have you received or will funding be requested from any other City of McKinney entity (e.g. City of McKinney, MEDC, TIRZ, McKinney Housing & Community Development)? | No          |
| What is the total cost for this Project?                                                                                                                             | \$3,112,000 |
| What percentage of Project total will be funded by the applicant?                                                                                                    | 26          |

Are matching funds available?

Yes

| Cash Matching Funds | Amount     | Source         | Percent of Total |
|---------------------|------------|----------------|------------------|
|                     | \$1,00,000 | Benchmark Bank | 32               |

| In-Kind Matching Funds | Amount   | Source           | Percent of Total |
|------------------------|----------|------------------|------------------|
|                        | \$67,573 | City of McKinney | 2.2              |

- Other Funding Sources
- Benchmark Bank-\$700,000
  - Green Mountain Solar-\$75,000
  - Perot Foundation-\$115,900
  - State Farm Foundation-\$39,750
  - NEZ Fee Waivers City of McKinney-\$175,000
  - TDHCA Bootstrap-\$855,000
  - TDHCA Bootstrap Admin Fee-\$85,500
  - Texas Republic Bank-\$35,000
  - Lowe's-\$25,000
  - McKinney Community DC-\$1,006,642

Estimated Annual Taxable Sales \$0.00

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If you do not have a Jotform login, you will need to create one.

## Project Description and Details

Information about the project for which you are seeking funding.

|                                                              |                                                                                                                             |
|--------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| Project / Business Name                                      | Cotton Groves                                                                                                               |
| Location of Project                                          | McKinney, Texas                                                                                                             |
| Physical Address                                             | 1201, 1205, 1209, 1213, 1217, 1221 Kings Row (6 Plex), 1212, 1216, 1220, 1224 (5 Plex) & 807 & 809 C<br>McKinney, TX, 75069 |
| Property Size (in acres)                                     | 0.2385                                                                                                                      |
| Collin CAD Property ID                                       | R-12388-008-0010-1                                                                                                          |
| What kind of project is proposed?<br>(Check all that apply.) | <div>Expansion / improvement</div> <div>Multi-phase project</div>                                                           |
| Estimated Date of Project Start Date                         | Wednesday, April 1, 2026                                                                                                    |
| Estimated Date of Project Completion Date                    | Tuesday, March 30, 2027                                                                                                     |
| Current Appraised Value of Property                          | \$1,550,00                                                                                                                  |
| Estimated Appraised Value (post-improvement)                 | \$4,098,000                                                                                                                 |

Has the project been competitively bid?

No

Project Summary / Supplemental Documentation

Provide a comprehensive project narrative and/or attachments that include:

- Overall project goals – (e.g. - financial impact, new business generated, new demographic reached, efficiency impact, safety and security impact, etc.)
- Project Timeline (design to completion)
- Detailed Project Budget
- Site plan (property plat)
- Design plans/images
- Projected impact on McKinney’s economy
- Projected impact on McKinney’s quality of life

Project narrative and/or attachments

 Budget-6 plex 1201-1221 kings row.xlsx

 Cotton Groves Site Plan Cropped.pdf

 PLAT Habitat Bumpas Cotton Grove A... .pdf

 1104 Kings Row-[73]\_8815.pdf

 1104 Kings Row-[73].pdf

 Cotton groves Impact.docx

 Canal Street lots.pdf

 Project Narrative\_7726.docx

**Reminder:** To save your progress in the form, you must scroll to the bottom of the form and select 'Save'.  
If you do not have a Jotform login, you will need to create one.

Structure and Financial Viability of the Organization

Provide the following documentation:

- Business Plan – mission/goals, organizational structure, target customers, product lines, future expansion
- Verification of organization’s status (IRS letter of determination, W9, Secretary of State registration, etc.)
- Most recent two years of audited financial statement including organization’s budget and profit/loss statement  
(written explanation if audit not available.)

|                                                                                                                                |                                                                                                                    |
|--------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
|  144_501c3_Letter_1328-5090_2026_8....pdf     |  Certificate of Fact.pdf          |
|  FINAL Report 2023.pdf                        |  Organizational Budget.docx       |
|  W9-Habitat For Humanity of Collin Co... .pdf |  Revised Business Summary _2.docx |
|  Revised Executive Summary-2026.docx          |                                                                                                                    |

**Reminder:** To save your progress in the form, you must scroll to the bottom of the form and select '**Save**'. If you do not have a Jotform login, you will need to create one.

## Additional Information

**Reminder:** To save your progress in the form, you must scroll to the bottom of the form and select '**Save**'. If you do not have a Jotform login, you will need to create one.

## Checklist for Completed Application

All applicants must submit a complete application with the following attachments and required information as detailed throughout the application to ensure Board consideration for funding.

### Procedure

- Application completed and submitted prior to deadline (5 p.m. on deadline date)
- Application submitted via online form

Organization and Financial Information

Completed all organizational information

Provided organization business plan

Provided documentation of organization’s status (IRS letter, W9, Secretary of State registration)

Provided two most recent years of audited financial statements (budget + profit & loss)

Provided information regarding project funding (e.g. organization’s contribution, other sources)

Specific Project Elements

Type of project (e.g. expansion, new development, repair)

Project description (e.g. goals, impact on organization, impact on McKinney’s economy and quality of life)

Project timeline

Detailed project budget

Site plan and/or property plat

Project designs

Community & Economic Impact

Description of how the project supports new business development or expansion of existing business

Economic impact projections

Benefits to McKinney residents and community quality of life

Presentation to MCDC Board of Directors

Completed applications that are eligible for consideration by MCDC will be presented to the board according to the schedule included on the first page of this application. Presentations will be limited to five (5) minutes followed by time for questions from the Board. **Please be prepared to provide the information outlined below in your presentation:**

- Introductory overview of applying organization
- Project description (e.g. purpose, goals, impact on organization)
- Project timeline
- Summary of project budget

Site plan and/or property plat, project designs

- Impact of project on McKinney's economy and/or quality of life

## **Acknowledgements and Grantee Assurances**

- The Project for which financial assistance is sought will be administered by or under the supervision of the applying individual/company.
- The Organization officials who have signed the application are authorized by the organization to submit the application.
- All funds awarded will be used exclusively for the purpose described in this application.
- Applicant owns the land, building or facility where the proposed infrastructure improvements will be made. If the Applicant does not own the land, written acknowledgement/approval from the property owner must be included with the application. The letter must document the property owner is aware of the proposed improvements and use of the property or building; and the property owner has reviewed the project plan and application, approves and supports the efforts of the Applicant.
- MCDC will be recognized as a funder of the Project. Specifics will be agreed upon by applicant and MCDC and included in an executed performance agreement.
- Individual/company representative who has signed the application is authorized to submit the application.
- Applicant will comply with the Grant Guidelines in executing the Project for which funds were awarded.
- Funded projects must be completed within one year of the date the grant is approved by the MCDC board unless an exception is granted.
- Completed Project must be inspected for Code compliance.
- A signed Contractor's Sworn Statement and Waiver of Lien to Date form must be completed, notarized and provided to MCDC prior to receiving grant funds.
- Property owner will be responsible for maintaining the infrastructure improvements made with funding from Grant for a minimum of ten (10) years.
- A final report detailing the successful completion of the Project will be provided to MCDC no later than 30 days following completion of the Project.
- Grant funding is provided on a reimbursement basis subsequent to submission of a reimbursement request, with copies of invoices and paid receipts for qualified expenses.
- Up to 20% of the grant funds awarded may be withheld until a final report on completion of the Project is provided to MCDC.
- Applicant gives permission for the use of Board presentation images and other published event images on MCDC and City of McKinney website and social media content and print/digital publications.
- A performance agreement will be required that may outline requirements for acknowledging MCDC funding support for the project. Additionally, it will contain a provision certifying that the applicant does not and will not knowingly employ an undocumented worker in accordance with Chapter 2264 of the Texas Government Code, as amended. Further, should the applicant be convicted of a violation under 8 U.S.C. § 1324a(f), the applicant will be required to repay the amount of the public subsidy provided under the agreement plus interest, at an agreed to interest rate, not later than the 120th day after the date the MCDC notifies the applicant of the violation.

## **Applicant Electronic Signature**

BY SIGNING THIS APPLICATION, I CERTIFY THAT I AM THE LEGAL OWNER OF THE ABOVE REFERENCED PROPERTY OR THAT I AM AUTHORIZED TO REPRESENT AND ACT ON THE BEHALF OF THE OWNER OF THE ABOVE REFERENCED PROPERTY. I ALSO CERTIFY THAT ALL OF THE INFORMATION PROVIDED HEREON IS ACCURATE AND TRUE SO FAR AS I AM AWARE AND UNDERSTAND THAT I AM LEGALLY RESPONSIBLE FOR THE ACCURACY OF THIS APPLICATION. I FURTHER UNDERSTAND THAT I AM NOT GUARANTEED A GRANT.

Selecting this option indicates your agreement with the above statement.

Representative Completing Application



Date Friday, March 27, 2026

Property Owner



Date Friday, March 27, 2026

Notes

- **Reminder:** To save your progress in the form, you must scroll to the bottom of the form and select 'Save'. If you do not have a Jotform login, you will need to create one.
- Incomplete applications or those received after the deadline will not be considered.
- A final report must be provided to MCDC within 30 days of the completion of the Project.
- Final payment of funding awarded will be made upon receipt of final report.
- Please use the [Final Report](#) to report your results. A [PDF version](#) is also available.



March 27, 2026

## **Executive Summary MCDC – Project Grant**

Cotton Groves represents a major affordable housing initiative in McKinney, Texas, driven by a partnership between Habitat for Humanity of Collin County (HFHCC), the City of McKinney, the McKinney Community Development Corporation (MCDC), and other public and private collaborators. The first phase of the project will convert a 2.75-acre site into a sustainable community featuring 35 townhomes, a 2,600-square-foot Amenity Center, and a playground.

Central to this development is the Amenity Center, designed to serve as a hub for social events, health services, gardening, fitness, and other activities that foster a healthy, engaged community life for residents.

All homeowners in Cotton Groves will earn at or below 60% of the Area Median Income (AMI), ensuring these homes are accessible to families in need. Homes average \$269,000 and include both 3-bedroom/2-bath and 4-bedroom/2-bath layouts to suit various family sizes.

The project's initial vision was to use shipping containers for housing, but due to economic factors, only the first six homes utilized steel containers. The remaining homes are being constructed using traditional wood framing.

The project will be executed in two primary phases. The first phase focuses on the horizontal construction of two multi-family buildings in Cotton Groves: a six-unit townhome (6-Plex) and a five-unit townhome (5-Plex). These structures will provide new affordable housing options within the community.

The second phase involves the preparation and development of two additional affordable home sites located on Canal Street in McKinney. This portion of the project will transform currently undeveloped land, ensuring it is properly prepped and ready for the construction of two affordable homes.

HFHCC seeks to extend its collaboration with MCDC to build a six-plex (six townhomes total), a five-plex (five townhomes), and two separate lots on Canal Street,

with a proposed budget of \$800,000—\$640,000 for direct costs and contingencies, and \$160,000 for contingency, land prep, utilities, and indirect costs. and indirect costs.



*Seeking to put God's love into action, Habitat for Humanity of Collin County brings people together to build homes, communities, and hope.*

March 27, 2026

## **Project Narrative**

Cotton Groves stands as a transformative affordable housing initiative in McKinney, Texas, reflecting the city's commitment to strengthening its community through inclusive housing opportunities. The project is the result of a dynamic collaboration between Habitat for Humanity of Collin County (HFCC), the City of McKinney, the McKinney Community Development Corporation (MCDC), and other public and private partners. Together, these entities collectively address McKinney's urgent need for accessible, quality housing, reinforcing the city's vision for equitable development and stability.

Located on a 2.75-acre site within McKinney, Cotton Groves will deliver 35 townhomes, offering new pathways for local families to establish roots in the city. The development features a 2,600-square-foot Amenity Center and a playground, both designed to enrich residents' daily lives. By providing spaces for social events, health clinics, gardening, and fitness, Cotton Groves actively cultivates community engagement and wellness, fostering a healthier and more vibrant McKinney for all residents.

Every home within Cotton Groves is reserved for McKinney individuals and families earning at or below 60% of the Area Median Income (AMI). By setting the average home price at \$269,000, the project ensures more McKinney residents can access stable, affordable housing. This commitment directly supports the city's goals of economic diversity and inclusive growth.

The project's innovative approach initially envisioned constructing all homes from shipping containers—an environmentally friendly solution aligned with McKinney's sustainability aspirations. Due to economic shifts, the first six homes will use steel containers, while the rest will use traditional wood framing. Throughout, eco-friendly practices remain integral, serving as a model for responsible development in the city's future projects.

Guided by the mission of Habitat for Humanity of Collin County — “Seeking to put God’s love into action, Habitat for Humanity of Collin County brings people together to build homes, communities, and hope” — the Cotton Groves project is a catalyst for positive change in McKinney. By supporting affordable housing, home repairs, and neighborhood revitalization, the project actively contributes to the city’s economic development and quality of life. Its lasting effects will be felt throughout McKinney, creating meaningful opportunities and a stronger sense of belonging for area residents.

The Cotton Groves portion of this investment request focuses on developing two multi-family residential buildings: a 6-Plex and a 5-Plex of townhomes. These structures are integral elements within the broader Cotton Groves affordable housing initiative, contributing to the overall supply of accessible homes for McKinney residents.

Beyond the Cotton Groves townhomes, this investment request also includes two distinct affordable housing projects designed to further broaden the initiative’s impact. While these projects are separate from Cotton Groves, they share the same objective: to provide more affordable housing opportunities for the McKinney community.

Specifically, these two additional homes will be constructed on vacant lots located on Canal Street in McKinney. Though independent, their development supports the overall mission of expanding accessible housing options within the city. A CAD map is attached to illustrate the locations of these lots.

Before the construction of the townhomes and other affordable homes can begin, several preparatory tasks must be completed. This includes land preparation activities, securing necessary permits, and pouring concrete slabs to form the foundation of each home. These steps are essential to ensure the quality and stability of the new residences and to meet all development-related regulatory requirements.

Eighty percent of project funding is dedicated to constructing the townhomes, with the remaining twenty percent allocated to indirect costs. This strategic investment maximizes the local impact, bringing more affordable housing options to McKinney and advancing the city’s inclusive vision for its future.



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March 27, 2026

## **Cotton Groves Impact**

### **HFHCC's Commitment and Community Transformation**

Habitat for Humanity of Collin County (HFHCC) has become a catalyst for positive change in the City of McKinney, directly advancing its mission to provide accessible, affordable housing. By driving down homeownership costs, HFHCC both empowers families and strengthens the broader fabric of the community. This approach not only transforms individual lives but also bolsters organizational capacity and civic vitality in McKinney.

McKinney, like much of the country, faces the challenge of providing affordable housing to very low- and low-income families. Soaring median home prices have outpaced income growth, putting traditional homeownership out of reach for many. Addressing this disparity is vital not only for families but for the city's social and economic health and for HFHCC's mission fulfillment.

HFHCC's innovative model—selling homes for half the cost of construction—delivers far-reaching impact. This solution strengthens the organization's ability to serve more families, and in doing so, helps McKinney achieve its vision of a more inclusive, vibrant city. Each element of this approach supports not only the individual homeowner, but also the resilience and prosperity of the city at large:

1. Developing affordable housing within McKinney directly addresses local needs and exemplifies the city's commitment to supporting residents of all backgrounds.
2. Cotton Groves stands as a testament to the shared vision of Habitat for Humanity and the City of McKinney, improving living standards for first-time homeowners and strengthening community ties.
3. Volunteer Labor: By harnessing volunteers' energy, HFHCC deepens local engagement and solidarity, reduces costs, and expands its impact across McKinney.

4. Material Donations and Discount Purchases: Local business partnerships foster a spirit of mutual investment—supporting HFHCC’s mission and uniting McKinney’s stakeholders around a common cause.
5. Community and Corporate Partnerships: These alliances not only provide essential financial and technical resources but also reinforce HFHCC’s leadership role in collaborative, citywide progress.
6. Homeowner Sweat Equity: Involving homebuyers in the building process strengthens community ownership, pride, and connection—values integral to both HFHCC and McKinney’s identity.
7. Efficient Building Practices: Resource-conscious construction enhances the organization’s capacity to serve, while demonstrating McKinney’s commitment to sustainability and innovation.

The impact of these initiatives reverberates throughout McKinney and within HFHCC itself. By making affordable homeownership attainable, HFHCC strengthens its organizational mission and extends its reach—transforming neighborhoods, supporting local families, and contributing to a stronger, more resilient city.

- Stability for Families: Secure homeownership fosters financial security and social stability, building a solid foundation for McKinney’s future.
- Community Cohesion: As more residents become homeowners, they are empowered to invest in local initiatives, volunteerism, and community projects, enriching the city.
- Economic Growth: Increased homeownership fuels McKinney’s economy, driving job creation, boosting consumer activity, and strengthening the local tax base—all of which benefit both the city and HFHCC’s long-term sustainability.



*Seeking to put God's love into action, Habitat for Humanity of Collin County brings people together to build homes, communities and hope.*

March 27, 2026

## **Business Summary**

Established in 1992 as McKinney Habitat for Humanity, our organization has continually grown, mirroring the expanding reach and ambition of our mission. In 2002, we rebranded as North Collin County Habitat for Humanity to better reflect the communities we served. A strategic merger with South Collin County Habitat for Humanity in 2018 marked a new chapter, uniting our efforts under a single affiliate: Habitat for Humanity of Collin County (HFHCC). Today, we remain steadfast in our commitment to bringing people together to build homes, strengthen communities, and inspire hope throughout Collin County.

Over the past thirty-plus years, HFHCC has made a significant and lasting difference in the lives of countless families and individuals. Our organization has built more than 220 new homes and completed repairs and modifications on over 1,200 properties. Through our Habitat Homeownership Program, we have empowered low-income families to access affordable, high-quality housing. This support has provided essential stability, improved health outcomes, and created opportunities for wealth-building, setting families on the path toward a brighter future.

Our commitment to the community is further reflected in our Home Repair Program, which addresses critical home-improvement needs for residents. This program provides essential services, including plumbing updates, flooring replacements, and accessibility features such as wheelchair ramps. These interventions not only improve living conditions but also ensure that homeowners can continue to live safely and comfortably in their homes.

The COVID-19 pandemic brought unprecedented challenges, including staff turnover and homeowners' hesitancy to undertake in-home projects. Despite these obstacles, HFHCC demonstrated remarkable resilience and adaptability. Over the past twenty-four months, we have stabilized our operations and continued to provide vital services to the community. This steadfastness reaffirms our commitment to Collin County and highlights our ability to adapt and persevere in the face of adversity. The trust and support of our community have been crucial to our resilience, and we remain confident in our collective ability to navigate future challenges together.



*Seeking to put God's love into action, Habitat for Humanity of Collin County brings people together to build homes, communities and hope.*

Over the past 24 months, Collin County Habitat has undertaken a comprehensive reorganization of its staff and responsibilities. This restructuring was initiated to ensure the organization remains adaptable and responsive to the evolving economic landscape. As a result, staff roles have become more clearly defined, allowing for greater efficiency and effectiveness in daily operations.

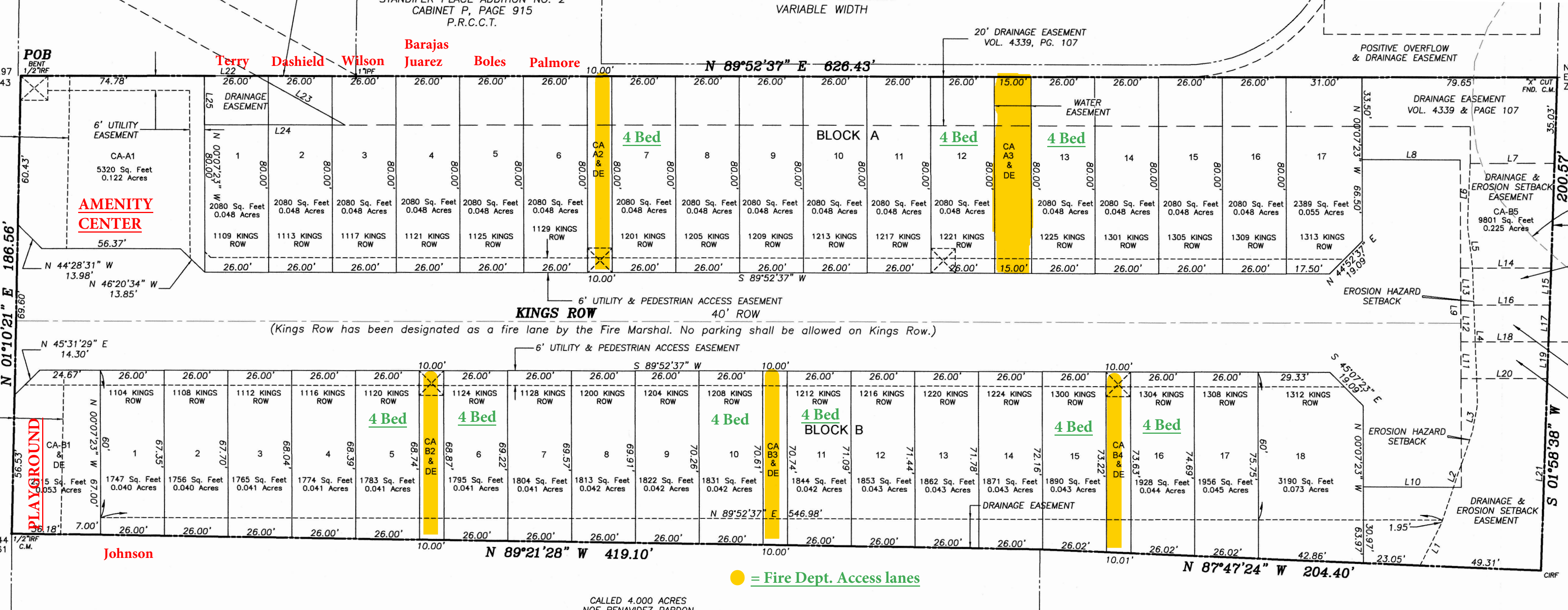
The involvement of the Board of Directors has played a crucial role in reinforcing the organization's structure. Their active participation has contributed to a more robust and resilient framework that supports both leadership and staff in fulfilling the organization's mission.

Recently, Stephannie Krunglevich assumed the role of Chief Executive Officer for Habitat for Humanity of Collin County. She brings experience in executive oversight of organizational strategy, fiscal stewardship, fundraising, governance partnership, and program operations. Throughout her career, Ms. Krunglevich has worked closely with board members, local leaders, and community partners to support working families and strengthen the conditions that allow communities to grow and thrive. She believes stable housing is foundational not only to family security, but also to long-term economic vitality.

 Parcels
  School Districts

Disclaimer: This product is for informational purposes only and has not been prepared for or be suitable for legal, engineering, or surveying purposes. It does not represent an on-the-ground survey and represents only the approximate relative location of boundaries.

Colin Central Appraisal District, BIS Consulting - [www.bisconsulting.com](http://www.bisconsulting.com)





**COTTON GROVES COMMUNITY at 603 Bumpas St. McKinney, TX 75069**

|                                          |     |         |         |
|------------------------------------------|-----|---------|---------|
| Plans and Permit                         | 37d | 3/16/26 | 5/5/26  |
| Schematic Design                         | 30d | 3/16/26 | 4/24/26 |
| NEZ Revision Submittal Review            | 5d  | 4/15/26 | 4/21/26 |
| Review Submittal Plans                   | 5d  | 4/15/26 | 4/21/26 |
| Energy Star Report                       | 5d  | 4/15/26 | 4/21/26 |
| Obtain Permit                            | 10d | 4/22/26 | 5/5/26  |
| Erosion Control, Fencing, Site Prep      | 5d  | 4/15/26 | 4/21/26 |
| Lot Prep                                 | 5d  | 3/16/26 | 3/20/26 |
| Foundation                               | 18d | 5/6/26  | 5/29/26 |
| Set Forms                                | 8d  | 5/6/26  | 5/15/26 |
| Forms Survey                             | 2d  | 5/18/26 | 5/19/26 |
| Plumbing Rough-In                        | 2d  | 5/20/26 | 5/21/26 |
| Plumbing Rough-In Inspection             | 1d  | 5/22/26 | 5/22/26 |
| Beams, Poly, Cables                      | 3d  | 5/25/26 | 5/27/26 |
| Slab Inspection                          | 1d  | 5/28/26 | 5/28/26 |
| Pour Slab                                | 1d  | 5/29/26 | 5/29/26 |
| Framing                                  | 21d | 6/1/26  | 6/29/26 |
| Framing Package                          | 7d  | 6/1/26  | 6/9/26  |
| Framing Labor                            | 21d | 6/1/26  | 6/29/26 |
| Sheath                                   | 3d  | 6/30/26 | 7/2/26  |
| Sheathing Inspection                     | 1d  | 7/3/26  | 7/3/26  |
| Install Kitchen Cabinet Blocking         | 4d  | 6/30/26 | 7/3/26  |
| Install Fire Blocking Drywall            | 4d  | 6/30/26 | 7/3/26  |
| Fire Caulking on Firewall                | 2d  | 7/6/26  | 7/7/26  |
| Firewall Inspection                      | 1d  | 7/8/26  | 7/8/26  |
| Install Framing for HVAC Panels          | 4d  | 6/30/26 | 7/3/26  |
| Dryin                                    | 7d  | 7/6/26  | 7/14/26 |
| Exterior Doors                           | 7d  | 7/6/26  | 7/14/26 |
| Windows                                  | 7d  | 7/6/26  | 7/14/26 |
| Fascia                                   | 7d  | 7/6/26  | 7/14/26 |
| Roof Decking                             | 2d  | 7/6/26  | 7/7/26  |
| Roof                                     | 2d  | 7/6/26  | 7/7/26  |
| Trades Rough Ins                         | 7d  | 7/15/26 | 7/23/26 |
| Electric Rough In                        | 5d  | 7/15/26 | 7/21/26 |
| Plumbing Top Out                         | 3d  | 7/15/26 | 7/17/26 |
| HVAC Rough In                            | 5d  | 7/15/26 | 7/21/26 |
| Fire Rough-In                            | 4d  | 7/15/26 | 7/20/26 |
| Trade Inspections                        | 2d  | 7/22/26 | 7/23/26 |
| Termite Pre Treatment                    | 1d  | 7/22/26 | 7/22/26 |
| Framing Inspection                       | 7d  | 7/22/26 | 7/30/26 |
| Exterior Finish                          | 15d | 7/24/26 | 8/13/26 |
| Install Genstone                         | 10d | 7/31/26 | 8/13/26 |
| Install Wood Siding (b&b, lap, ceilings) | 14d | 7/24/26 | 8/12/26 |
| Prep                                     | 7d  | 7/24/26 | 8/3/26  |
| Corners                                  | 7d  | 7/24/26 | 8/3/26  |
| Walls and Gables                         | 7d  | 8/4/26  | 8/12/26 |
| Install Deck Guardrailings               | 5d  | 8/13/26 | 8/19/26 |
| Install Corrugated Steel Siding          | 10d | 8/13/26 | 8/26/26 |

|                                        |     |          |          |
|----------------------------------------|-----|----------|----------|
| Paint Exterior Wood (including Labor)  | 10d | 8/13/26  | 8/26/26  |
| Apply Deck Concrete Covering           | 3d  | 7/6/26   | 7/8/26   |
| Meter Pedestal                         | 10d | 6/1/26   | 6/12/26  |
| Interior Finish                        | 71d | 7/31/26  | 11/6/26  |
| Insulation                             | 3d  | 7/31/26  | 8/4/26   |
| Pre Drywall Inspection                 | 1d  | 8/5/26   | 8/5/26   |
| Drywall (Hang, Tape, Bed & Texture)    | 4d  | 8/6/26   | 8/11/26  |
| Paint Interior Walls                   | 10d | 8/12/26  | 8/25/26  |
| HVAC Access Panels                     | 2d  | 8/26/26  | 8/27/26  |
| Interior Doors (paint doors separate?) | 14d | 8/12/26  | 8/31/26  |
| Flooring                               | 14d | 9/1/26   | 9/18/26  |
| Case Doors                             | 7d  | 9/21/26  | 9/29/26  |
| Baseboards                             | 7d  | 9/21/26  | 9/29/26  |
| Window Sills                           | 7d  | 9/21/26  | 9/29/26  |
| Hardware                               | 1d  | 10/5/26  | 10/5/26  |
| Shelving                               | 7d  | 9/21/26  | 9/29/26  |
| Cabinets                               | 10d | 9/21/26  | 10/2/26  |
| Countertops                            | 4d  | 10/5/26  | 10/8/26  |
| Handrail for Stairs                    | 3d  | 8/26/26  | 8/28/26  |
| Electrical Fixtures                    | 3d  | 8/26/26  | 8/28/26  |
| Window Blinds                          | 2d  | 8/26/26  | 8/27/26  |
| Set Appliances                         | 2d  | 8/26/26  | 8/27/26  |
| Trades Finish                          | 21d | 10/9/26  | 11/6/26  |
| Electric Trim Out                      | 7d  | 10/9/26  | 10/19/26 |
| Plumbing Trim Out                      | 7d  | 10/9/26  | 10/19/26 |
| HVAC Trim Out                          | 7d  | 10/20/26 | 10/28/26 |
| Fire Sys Trim Out                      | 7d  | 10/29/26 | 11/6/26  |
| Irrigation System                      | 7d  | 8/19/26  | 8/27/26  |
| Drainage Survey                        | 1d  | 8/19/26  | 8/19/26  |
| Lawn and Landscape                     | 7d  | 8/28/26  | 9/7/26   |
| Final Grade                            | 3d  | 8/14/26  | 8/18/26  |
| Flatwork                               | 3d  | 5/29/26  | 6/2/26   |
| Energy Final                           | 2d  | 11/9/26  | 11/10/26 |
| Final Clean                            | 3d  | 11/11/26 | 11/13/26 |
| Final CO                               | 14d | 11/11/26 | 11/30/26 |

| <b>Task Name</b>                                       | <b>Duration</b> | <b>Start</b>    |
|--------------------------------------------------------|-----------------|-----------------|
| <b>Bldg 3 - 1124, 1128, 1200, 1204, 1208 Kings Row</b> | 164d            | 03/16/26        |
| Plans and Permit                                       | 30d             | 03/16/26        |
| Schematic Design                                       | 30d             | 03/16/26        |
| NEZ Revision Submittal Review                          | 5d              | 03/16/26        |
| Review Submittal Plans                                 | 5d              | 03/16/26        |
| Energy Star Report                                     | 5d              | 03/16/26        |
| Obtain Permit                                          | 10d             | 03/23/26        |
| Erosion Control, Fencing, Site Prep                    | 5d              | 03/16/26        |
| Lot Prep                                               | 5d              | 03/16/26        |
| <b>Foundation</b>                                      | <b>18d</b>      | <b>04/06/26</b> |
| Set Forms                                              | 8d              | 04/06/26        |
| Forms Survey                                           | 2d              | 04/16/26        |
| Plumbing Rough-In                                      | 2d              | 04/20/26        |
| Plumbing Rough-In Inspection                           | 1d              | 04/22/26        |
| Beams, Poly, Cables                                    | 3d              | 04/23/26        |
| Slab Inspection                                        | 1d              | 04/28/26        |
| Pour Slab                                              | 1d              | 04/29/26        |
| Framing                                                | 21d             | 04/30/26        |
| Framing Package                                        | 7d              | 04/30/26        |
| Framing Labor                                          | 21d             | 04/30/26        |
| Sheath                                                 | 3d              | 05/29/26        |
| Sheathing Inspection                                   | 1d              | 06/03/26        |
| Install Kitchen Cabinet Blocking                       | 4d              | 05/29/26        |
| Install Fire Blocking Drywall                          | 4d              | 05/29/26        |
| Fire Caulking on Firewall                              | 2d              | 06/04/26        |
| Firewall Inspection                                    | 1d              | 06/08/26        |
| Install Framing for HVAC Panels                        | 4d              | 05/29/26        |
| Dryin                                                  | 7d              | 06/04/26        |
| Exterior Doors                                         | 7d              | 06/04/26        |
| Windows                                                | 7d              | 06/04/26        |
| Fascia                                                 | 7d              | 06/04/26        |
| Roof Decking                                           | 2d              | 06/04/26        |
| Roof                                                   | 2d              | 06/04/26        |
| Trades Rough Ins                                       | 7d              | 06/15/26        |
| Electric Rough In                                      | 5d              | 06/15/26        |
| Plumbing Top Out                                       | 3d              | 06/15/26        |
| HVAC Rough In                                          | 5d              | 06/15/26        |
| Fire Rough-In                                          | 4d              | 06/15/26        |
| Trade Inspections                                      | 2d              | 06/22/26        |
| Termite Pre Treatment                                  | 1d              | 06/22/26        |
| Framing Inspection                                     | 7d              | 06/22/26        |
| Exterior Finish                                        | 15d             | 06/24/26        |
| Install Genstone                                       | 10d             | 07/01/26        |
| Install Wood Siding (b&b, lap, ceilings)               | 14d             | 06/24/26        |
| Prep                                                   | 7d              | 06/24/26        |
| Corners                                                | 7d              | 06/24/26        |

|                                        |     |          |
|----------------------------------------|-----|----------|
| Walls and Gables                       | 7d  | 07/03/26 |
| Install Deck Guardrailings             | 5d  | 07/14/26 |
| Install Corrugated Steel Siding        | 10d | 07/14/26 |
| Paint Exterior Wood (including Labor)  | 10d | 07/14/26 |
| Apply Deck Concrete Covering           | 3d  | 06/04/26 |
| Meter Pedestal                         | 10d | 04/30/26 |
| Interior Finish                        | 71d | 07/01/26 |
| Insulation                             | 3d  | 07/01/26 |
| Pre Drywall Inspection                 | 1d  | 07/06/26 |
| Drywall (Hang, Tape, Bed & Texture)    | 4d  | 07/07/26 |
| Paint Interior Walls                   | 10d | 07/13/26 |
| HVAC Access Panels                     | 2d  | 07/27/26 |
| Interior Doors (paint doors separate?) | 14d | 07/13/26 |
| Flooring                               | 14d | 07/31/26 |
| Case Doors                             | 7d  | 08/20/26 |
| Baseboards                             | 7d  | 08/20/26 |
| Window Sills                           | 7d  | 08/20/26 |
| Hardware                               | 1d  | 09/03/26 |
| Shelving                               | 7d  | 08/20/26 |
| Cabinets                               | 10d | 08/20/26 |
| Countertops                            | 4d  | 09/03/26 |
| Handrail for Stairs                    | 3d  | 07/27/26 |
| Electrical Fixtures                    | 3d  | 07/27/26 |
| Window Blinds                          | 2d  | 07/27/26 |
| Set Appliances                         | 2d  | 07/27/26 |
| Trades Finish                          | 21d | 09/09/26 |
| Electric Trim Out                      | 7d  | 09/09/26 |
| Plumbing Trim Out                      | 7d  | 09/09/26 |
| HVAC Trim Out                          | 7d  | 09/18/26 |
| Fire Sys Trim Out                      | 7d  | 09/29/26 |
| Irrigation System                      | 7d  | 07/20/26 |
| Drainage Survey                        | 1d  | 07/20/26 |
| Lawn and Landscape                     | 7d  | 07/29/26 |
| Final Grade                            | 3d  | 07/15/26 |
| Flatwork                               | 3d  | 04/29/26 |
| Energy Final                           | 2d  | 10/08/26 |
| Final Clean                            | 3d  | 10/12/26 |
| Final CO                               | 14d | 10/12/26 |
| Solar Contingency                      |     |          |
| Contingency                            |     |          |

Consulting Superintendent  
Gen Admin, Supplies & Vol. Support

Check total from spent column

**TOTAL**

# Kings Row Townhome Budget (5 Plex)

## Cost Description

## Cost

2/23/2026

|                                       | Unit 1   | Unit 2   | Unit 3   | Unit 4   | Unit 5   |
|---------------------------------------|----------|----------|----------|----------|----------|
| <u>Pre Construction</u>               |          |          |          |          |          |
| Building Permit                       | \$12,800 | \$12,800 | \$12,800 | \$12,800 | \$12,800 |
| Plot Plan                             | \$125    | \$125    | \$125    | \$125    | \$125    |
| Eng, Framing Design/Sher wall         | \$405    | \$405    | \$405    | \$405    | \$405    |
| Eng, Frame Design / inspecdtion       | \$195    | \$195    | \$195    | \$195    | \$195    |
| Eng, Foundation design                | \$250    | \$250    | \$250    | \$250    | \$250    |
| Eng, foundation prepour inspection    | \$95     | \$95     | \$95     | \$95     | \$95     |
| Energy Report                         | \$440    | \$440    | \$440    | \$440    | \$440    |
| Stake lot                             | \$240    | \$240    | \$240    | \$240    | \$240    |
| Survey form Board                     | \$135    | \$135    | \$135    | \$135    | \$135    |
| Survey Final grade & Elevation survey | \$75     | \$75     | \$75     | \$75     | \$75     |
| Erosion control                       | \$700    | \$700    | \$700    | \$700    | \$700    |
| Bench Lot                             | \$100    | \$100    | \$100    | \$100    | \$100    |
| Rough Grade                           | \$100    | \$100    | \$100    | \$100    | \$100    |
| Final grade                           | \$100    | \$100    | \$100    | \$100    | \$100    |
| Final grade sand                      | \$340    | \$340    | \$340    | \$340    | \$340    |
| Haul Off 1                            | \$400    | \$400    | \$400    | \$400    | \$400    |
| Haul off 2                            | \$225    | \$225    | \$225    | \$225    | \$225    |
| <u>Construction</u>                   |          |          |          |          |          |
| Foundation Turnkey Pour               | \$12,700 | \$12,700 | \$12,700 | \$12,700 | \$12,700 |
| Foundation Pump Truck                 | \$250    | \$250    | \$250    | \$250    | \$250    |
| Flatwork turnkey                      | \$3,700  | \$3,700  | \$3,700  | \$3,700  | \$3,700  |
| Patio Light weight concrete           | \$3,200  | \$3,200  | \$3,200  | \$3,200  | \$3,200  |
| Borate termite treatment              | \$125    | \$125    | \$125    | \$125    | \$125    |
| Trash ben material/Labor              | \$100    | \$100    | \$100    | \$100    | \$100    |
| Framing Material walls & Rafters      | \$19,800 | \$19,800 | \$19,800 | \$19,800 | \$19,800 |
| Framing material sub Flloor           | \$6,000  | \$6,000  | \$6,000  | \$6,000  | \$6,000  |
| Decking Sub Floor                     | \$500    | \$500    | \$500    | \$500    | \$500    |
| Roof Decking                          | \$800    | \$800    | \$800    | \$800    | \$800    |
| Frame material exterior sheathing     | \$3,500  | \$3,500  | \$3,500  | \$3,500  | \$3,500  |
| Frame material cornish                | \$1,400  | \$1,400  | \$1,400  | \$1,400  | \$1,400  |
| Frame material siding                 | \$2,300  | \$2,300  | \$2,300  | \$2,300  | \$2,300  |
| Framing material Porch                | \$980    | \$980    | \$980    | \$980    | \$980    |
| Frame Labor                           | \$11,655 | \$11,655 | \$11,655 | \$11,655 | \$11,655 |
| Frame labor Roof Rafters              | \$3,000  | \$3,000  | \$3,000  | \$3,000  | \$3,000  |
| Frame labor cornish                   | \$5,500  | \$5,500  | \$5,500  | \$5,500  | \$5,500  |
| Frame Labor roof Decking turnkey      | \$3,000  | \$3,000  | \$3,000  | \$3,000  | \$3,000  |
| Exterior Doors                        | \$700    | \$700    | \$700    | \$700    | \$700    |
| Windows Turnkey                       | \$2,650  | \$2,650  | \$2,650  | \$2,650  | \$2,650  |
| Roof shingles Turnkey                 | \$3,400  | \$3,400  | \$3,400  | \$3,400  | \$3,400  |

|                                  |         |         |         |         |         |
|----------------------------------|---------|---------|---------|---------|---------|
| Roof Flashing                    | \$100   | \$100   | \$100   | \$100   | \$100   |
| Gutters turnkey                  | \$900   | \$900   | \$900   | \$900   | \$900   |
| Exterior Patio Railing           | \$1,100 | \$1,100 | \$1,100 | \$1,100 | \$1,100 |
| Plumbing Rough                   | \$3,410 | \$3,410 | \$3,410 | \$3,410 | \$3,410 |
| plumbing top out                 | \$3,410 | \$3,410 | \$3,410 | \$3,410 | \$3,410 |
| plumbing Trim                    | \$3,600 | \$3,600 | \$3,600 | \$3,600 | \$3,600 |
| plumbing sewer camera            | \$200   | \$200   | \$200   | \$200   | \$200   |
| Plumbing Fixtures                | \$2,100 | \$2,100 | \$2,100 | \$2,100 | \$2,100 |
| Plumbing Sand                    | \$175   | \$175   | \$175   | \$175   | \$175   |
| Electric rough                   | \$8,500 | \$8,500 | \$8,500 | \$8,500 | \$8,500 |
| Electric trim                    | \$3,100 | \$3,100 | \$3,100 | \$3,100 | \$3,100 |
| Light fixtures                   | \$1,300 | \$1,300 | \$1,300 | \$1,300 | \$1,300 |
| HVAC Rough                       | \$9,925 | \$9,925 | \$9,925 | \$9,925 | \$9,925 |
| HVAC Trim                        | \$4,100 | \$4,100 | \$4,100 | \$4,100 | \$4,100 |
| Vent rough                       | \$288   | \$288   | \$288   | \$288   | \$288   |
| vent trim                        | \$193   | \$193   | \$193   | \$193   | \$193   |
| fire suppression rough in        | \$2,400 | \$2,400 | \$2,400 | \$2,400 | \$2,400 |
| fire suppression trim            | \$300   | \$300   | \$300   | \$300   | \$300   |
| foam insulation                  | \$6,900 | \$6,900 | \$6,900 | \$6,900 | \$6,900 |
| Drywall Turkey                   | \$6,130 | \$6,130 | \$6,130 | \$6,130 | \$6,130 |
| Interior trim & Doors            | \$6,500 | \$6,500 | \$6,500 | \$6,500 | \$6,500 |
| Interior trim & dorr Labor       | \$1,286 | \$1,286 | \$1,286 | \$1,286 | \$1,286 |
| Interior Hardware and Labor      | \$1,780 | \$1,780 | \$1,780 | \$1,780 | \$1,780 |
| Interior Paint wallout           | \$2,350 | \$2,350 | \$2,350 | \$2,350 | \$2,350 |
| Exterior Paint                   | \$2,900 | \$2,900 | \$2,900 | \$2,900 | \$2,900 |
| Final Paint                      | \$2,000 | \$2,000 | \$2,000 | \$2,000 | \$2,000 |
| Mirrors                          | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 |
| Cabinets Kitchen / Baths turnkey | \$6,800 | \$6,800 | \$6,800 | \$6,800 | \$6,800 |
| Countertops Kitchen / bath       | \$4,800 | \$4,800 | \$4,800 | \$4,800 | \$4,800 |
| wall Tile Backsplash Kitchen     | \$900   | \$900   | \$900   | \$900   | \$900   |
| Flooring LTV Board               | \$4,000 | \$4,000 | \$4,000 | \$4,000 | \$4,000 |
| appliance package                | \$3,600 | \$3,600 | \$3,600 | \$3,600 | \$3,600 |
| Irrigation                       | \$3,000 | \$3,000 | \$3,000 | \$3,000 | \$3,000 |
| sod                              | \$2,200 | \$2,200 | \$2,200 | \$2,200 | \$2,200 |
| tree                             | \$600   | \$600   | \$600   | \$600   | \$600   |
| rough clean                      | \$410   | \$410   | \$410   | \$410   | \$410   |
| interior clean 1                 | \$230   | \$230   | \$230   | \$230   | \$230   |
| interior clean 2                 | \$230   | \$230   | \$230   | \$230   | \$230   |
| interior final clean             | \$410   | \$410   | \$410   | \$410   | \$410   |
| frame sweep                      | \$25    | \$25    | \$25    | \$25    | \$25    |
| mechical sweep                   | \$25    | \$25    | \$25    | \$25    | \$25    |
| Trash ben cleans 6 total         | \$2,400 | \$2,400 | \$2,400 | \$2,400 | \$2,400 |
| Power wash                       | \$75    | \$75    | \$75    | \$75    | \$75    |
| electric service                 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 |

|                   |          |          |          |          |          |
|-------------------|----------|----------|----------|----------|----------|
| water service     | \$200    | \$200    | \$200    | \$200    | \$200    |
| GenStone material | \$8,500  | \$8,500  | \$8,500  | \$8,500  | \$8,500  |
| Genstone Labor    | \$1,500  | \$1,500  | \$1,500  | \$1,500  | \$1,500  |
| HOA fee           |          |          |          |          |          |
| Builder warranty  |          |          |          |          |          |
| builders Risk     |          |          |          |          |          |
| Salaries          |          |          |          |          |          |
| financing         |          |          |          |          |          |
| Contingency (10%) | \$21,884 | \$21,884 | \$21,884 | \$21,884 | \$21,884 |

|                         |                  |                  |                  |                  |                  |
|-------------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Total Build Cost</b> | <b>\$240,721</b> | <b>\$240,721</b> | <b>\$240,721</b> | <b>\$240,721</b> | <b>\$240,721</b> |
|-------------------------|------------------|------------------|------------------|------------------|------------------|

|                   |          |          |          |          |          |
|-------------------|----------|----------|----------|----------|----------|
| Lot Cost / Equity | \$65,000 | \$65,000 | \$65,000 | \$65,000 | \$65,000 |
|-------------------|----------|----------|----------|----------|----------|

|                               |           |           |           |           |           |
|-------------------------------|-----------|-----------|-----------|-----------|-----------|
| Total Build Cost + Lot Equity | \$305,721 | \$305,721 | \$305,721 | \$305,721 | \$305,721 |
|-------------------------------|-----------|-----------|-----------|-----------|-----------|

Total

|          |
|----------|
| \$64,000 |
| \$625    |
| \$2,025  |
| \$975    |
| \$1,250  |
| \$475    |
| \$2,200  |
| \$1,200  |
| \$675    |
| \$375    |
| \$3,500  |
| \$500    |
| \$500    |
| \$500    |
| \$1,700  |
| \$2,000  |
| \$1,125  |

|          |
|----------|
| \$63,500 |
| \$1,250  |
| \$18,500 |
| \$16,000 |
| \$625    |
| \$500    |
| \$99,000 |
| \$30,000 |
| \$2,500  |
| \$4,000  |
| \$17,500 |
| \$7,000  |
| \$11,500 |
| \$4,900  |
| \$58,275 |
| \$15,000 |
| \$27,500 |
| \$15,000 |
| \$3,500  |
| \$13,250 |
| \$17,000 |

|          |
|----------|
| \$500    |
| \$4,500  |
| \$5,500  |
| \$17,050 |
| \$17,050 |
| \$18,000 |
| \$1,000  |
| \$10,500 |
| \$875    |
| \$42,500 |
| \$15,500 |
| \$6,500  |
| \$49,625 |
| \$20,500 |
| \$1,440  |
| \$965    |
| \$12,000 |
| \$1,500  |
| \$34,500 |
| \$30,650 |
| \$32,500 |
| \$6,430  |
| \$8,900  |
| \$11,750 |
| \$14,500 |
| \$10,000 |
| \$5,000  |
| \$34,000 |
| \$24,000 |
| \$4,500  |
| \$20,000 |
| \$18,000 |
| \$15,000 |
| \$11,000 |
| \$3,000  |
| \$2,050  |
| \$1,150  |
| \$1,150  |
| \$2,050  |
| \$125    |
| \$125    |
| \$12,000 |
| \$375    |
| \$5,000  |

|           |
|-----------|
| \$1,000   |
| \$42,500  |
| \$7,500   |
|           |
|           |
|           |
|           |
|           |
| \$109,419 |

**\$1,203,604**

\$325,000

\$1,528,604

# Kings Row Townhome Budget (5 Plex)

## Cost Description

## Cost

2/23/2026

|                                       | <u>Unit 1</u> | <u>Unit 2</u> | <u>Unit 3</u> | <u>Unit 4</u> | <u>Unit 5</u> |
|---------------------------------------|---------------|---------------|---------------|---------------|---------------|
| <u>Pre Construction</u>               |               |               |               |               |               |
| Building Permit                       | \$12,800      | \$12,800      | \$12,800      | \$12,800      | \$12,800      |
| Plot Plan                             | \$125         | \$125         | \$125         | \$125         | \$125         |
| Eng, Framing Design/Sher wall         | \$405         | \$405         | \$405         | \$405         | \$405         |
| Eng, Frame Design / inspecdtion       | \$195         | \$195         | \$195         | \$195         | \$195         |
| Eng, Foundation design                | \$250         | \$250         | \$250         | \$250         | \$250         |
| Eng, foundation prepour inspection    | \$95          | \$95          | \$95          | \$95          | \$95          |
| Energy Report                         | \$440         | \$440         | \$440         | \$440         | \$440         |
| Stake lot                             | \$240         | \$240         | \$240         | \$240         | \$240         |
| Survey form Board                     | \$135         | \$135         | \$135         | \$135         | \$135         |
| Survey Final grade & Elevation survey | \$75          | \$75          | \$75          | \$75          | \$75          |
| Erosion control                       | \$700         | \$700         | \$700         | \$700         | \$700         |
| Bench Lot                             | \$100         | \$100         | \$100         | \$100         | \$100         |
| Rough Grade                           | \$100         | \$100         | \$100         | \$100         | \$100         |
| Final grade                           | \$100         | \$100         | \$100         | \$100         | \$100         |
| Final grade sand                      | \$340         | \$340         | \$340         | \$340         | \$340         |
| Haul Off 1                            | \$400         | \$400         | \$400         | \$400         | \$400         |
| Haul off 2                            | \$225         | \$225         | \$225         | \$225         | \$225         |
| <u>Construction</u>                   |               |               |               |               |               |
| Foundation Turnkey Pour               | \$12,700      | \$12,700      | \$12,700      | \$12,700      | \$12,700      |
| Foundation Pump Truck                 | \$250         | \$250         | \$250         | \$250         | \$250         |
| Flatwork turnkey                      | \$3,700       | \$3,700       | \$3,700       | \$3,700       | \$3,700       |
| Patio Light weight concrete           | \$3,200       | \$3,200       | \$3,200       | \$3,200       | \$3,200       |
| Borate termite treatment              | \$125         | \$125         | \$125         | \$125         | \$125         |
| Trash ben material/Labor              | \$100         | \$100         | \$100         | \$100         | \$100         |
| Framing Material walls & Rafters      | \$19,800      | \$19,800      | \$19,800      | \$19,800      | \$19,800      |
| Framing material sub Flloor           | \$6,000       | \$6,000       | \$6,000       | \$6,000       | \$6,000       |
| Decking Sub Floor                     | \$500         | \$500         | \$500         | \$500         | \$500         |
| Roof Decking                          | \$800         | \$800         | \$800         | \$800         | \$800         |
| Frame material exterior sheathing     | \$3,500       | \$3,500       | \$3,500       | \$3,500       | \$3,500       |
| Frame material cornish                | \$1,400       | \$1,400       | \$1,400       | \$1,400       | \$1,400       |
| Frame material siding                 | \$2,300       | \$2,300       | \$2,300       | \$2,300       | \$2,300       |
| Framing material Porch                | \$980         | \$980         | \$980         | \$980         | \$980         |
| Frame Labor                           | \$11,655      | \$11,655      | \$11,655      | \$11,655      | \$11,655      |
| Frame labor Roof Rafters              | \$3,000       | \$3,000       | \$3,000       | \$3,000       | \$3,000       |
| Frame labor cornish                   | \$5,500       | \$5,500       | \$5,500       | \$5,500       | \$5,500       |
| Frame Labor roof Decking turnkey      | \$3,000       | \$3,000       | \$3,000       | \$3,000       | \$3,000       |
| Exterior Doors                        | \$700         | \$700         | \$700         | \$700         | \$700         |
| Windows Turnkey                       | \$2,650       | \$2,650       | \$2,650       | \$2,650       | \$2,650       |
| Roof shingles Turnkey                 | \$3,400       | \$3,400       | \$3,400       | \$3,400       | \$3,400       |

|                                  |         |         |         |         |         |
|----------------------------------|---------|---------|---------|---------|---------|
| Roof Flashing                    | \$100   | \$100   | \$100   | \$100   | \$100   |
| Gutters turnkey                  | \$900   | \$900   | \$900   | \$900   | \$900   |
| Exterior Patio Railing           | \$1,100 | \$1,100 | \$1,100 | \$1,100 | \$1,100 |
| Plumbing Rough                   | \$3,410 | \$3,410 | \$3,410 | \$3,410 | \$3,410 |
| plumbing top out                 | \$3,410 | \$3,410 | \$3,410 | \$3,410 | \$3,410 |
| plumbing Trim                    | \$3,600 | \$3,600 | \$3,600 | \$3,600 | \$3,600 |
| plumbing sewer camera            | \$200   | \$200   | \$200   | \$200   | \$200   |
| Plumbing Fixtures                | \$2,100 | \$2,100 | \$2,100 | \$2,100 | \$2,100 |
| Plumbing Sand                    | \$175   | \$175   | \$175   | \$175   | \$175   |
| Electric rough                   | \$8,500 | \$8,500 | \$8,500 | \$8,500 | \$8,500 |
| Electric trim                    | \$3,100 | \$3,100 | \$3,100 | \$3,100 | \$3,100 |
| Light fixtures                   | \$1,300 | \$1,300 | \$1,300 | \$1,300 | \$1,300 |
| HVAC Rough                       | \$9,925 | \$9,925 | \$9,925 | \$9,925 | \$9,925 |
| HVAC Trim                        | \$4,100 | \$4,100 | \$4,100 | \$4,100 | \$4,100 |
| Vent rough                       | \$288   | \$288   | \$288   | \$288   | \$288   |
| vent trim                        | \$193   | \$193   | \$193   | \$193   | \$193   |
| fire suppression rough in        | \$2,400 | \$2,400 | \$2,400 | \$2,400 | \$2,400 |
| fire suppression trim            | \$300   | \$300   | \$300   | \$300   | \$300   |
| foam insulation                  | \$6,900 | \$6,900 | \$6,900 | \$6,900 | \$6,900 |
| Drywall Turkey                   | \$6,130 | \$6,130 | \$6,130 | \$6,130 | \$6,130 |
| Interior trim & Doors            | \$6,500 | \$6,500 | \$6,500 | \$6,500 | \$6,500 |
| Interior trim & dorr Labor       | \$1,286 | \$1,286 | \$1,286 | \$1,286 | \$1,286 |
| Interior Hardware and Labor      | \$1,780 | \$1,780 | \$1,780 | \$1,780 | \$1,780 |
| Interior Paint wallout           | \$2,350 | \$2,350 | \$2,350 | \$2,350 | \$2,350 |
| Exterior Paint                   | \$2,900 | \$2,900 | \$2,900 | \$2,900 | \$2,900 |
| Final Paint                      | \$2,000 | \$2,000 | \$2,000 | \$2,000 | \$2,000 |
| Mirrors                          | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 |
| Cabinets Kitchen / Baths turnkey | \$6,800 | \$6,800 | \$6,800 | \$6,800 | \$6,800 |
| Countertops Kitchen / bath       | \$4,800 | \$4,800 | \$4,800 | \$4,800 | \$4,800 |
| wall Tile Backsplash Kitchen     | \$900   | \$900   | \$900   | \$900   | \$900   |
| Flooring LTV Board               | \$4,000 | \$4,000 | \$4,000 | \$4,000 | \$4,000 |
| appliance package                | \$3,600 | \$3,600 | \$3,600 | \$3,600 | \$3,600 |
| Irrigation                       | \$3,000 | \$3,000 | \$3,000 | \$3,000 | \$3,000 |
| sod                              | \$2,200 | \$2,200 | \$2,200 | \$2,200 | \$2,200 |
| tree                             | \$600   | \$600   | \$600   | \$600   | \$600   |
| rough clean                      | \$410   | \$410   | \$410   | \$410   | \$410   |
| interior clean 1                 | \$230   | \$230   | \$230   | \$230   | \$230   |
| interior clean 2                 | \$230   | \$230   | \$230   | \$230   | \$230   |
| interior final clean             | \$410   | \$410   | \$410   | \$410   | \$410   |
| frame sweep                      | \$25    | \$25    | \$25    | \$25    | \$25    |
| mechical sweep                   | \$25    | \$25    | \$25    | \$25    | \$25    |
| Trash ben cleans 6 total         | \$2,400 | \$2,400 | \$2,400 | \$2,400 | \$2,400 |
| Power wash                       | \$75    | \$75    | \$75    | \$75    | \$75    |
| electric service                 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 |

|                   |          |          |          |          |          |
|-------------------|----------|----------|----------|----------|----------|
| water service     | \$200    | \$200    | \$200    | \$200    | \$200    |
| GenStone material | \$8,500  | \$8,500  | \$8,500  | \$8,500  | \$8,500  |
| Genstone Labor    | \$1,500  | \$1,500  | \$1,500  | \$1,500  | \$1,500  |
| HOA fee           |          |          |          |          |          |
| Builder warranty  |          |          |          |          |          |
| builders Risk     |          |          |          |          |          |
| Salaries          |          |          |          |          |          |
| financing         |          |          |          |          |          |
| Contingency (10%) | \$21,884 | \$21,884 | \$21,884 | \$21,884 | \$21,884 |

|                         |                  |                  |                  |                  |                  |
|-------------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Total Build Cost</b> | <b>\$240,721</b> | <b>\$240,721</b> | <b>\$240,721</b> | <b>\$240,721</b> | <b>\$240,721</b> |
|-------------------------|------------------|------------------|------------------|------------------|------------------|

|                   |          |          |          |          |          |
|-------------------|----------|----------|----------|----------|----------|
| Lot Cost / Equity | \$65,000 | \$65,000 | \$65,000 | \$65,000 | \$65,000 |
|-------------------|----------|----------|----------|----------|----------|

|                               |           |           |           |           |           |
|-------------------------------|-----------|-----------|-----------|-----------|-----------|
| Total Build Cost + Lot Equity | \$305,721 | \$305,721 | \$305,721 | \$305,721 | \$305,721 |
|-------------------------------|-----------|-----------|-----------|-----------|-----------|

Total

|          |
|----------|
| \$64,000 |
| \$625    |
| \$2,025  |
| \$975    |
| \$1,250  |
| \$475    |
| \$2,200  |
| \$1,200  |
| \$675    |
| \$375    |
| \$3,500  |
| \$500    |
| \$500    |
| \$500    |
| \$1,700  |
| \$2,000  |
| \$1,125  |

|          |
|----------|
| \$63,500 |
| \$1,250  |
| \$18,500 |
| \$16,000 |
| \$625    |
| \$500    |
| \$99,000 |
| \$30,000 |
| \$2,500  |
| \$4,000  |
| \$17,500 |
| \$7,000  |
| \$11,500 |
| \$4,900  |
| \$58,275 |
| \$15,000 |
| \$27,500 |
| \$15,000 |
| \$3,500  |
| \$13,250 |
| \$17,000 |

|          |
|----------|
| \$500    |
| \$4,500  |
| \$5,500  |
| \$17,050 |
| \$17,050 |
| \$18,000 |
| \$1,000  |
| \$10,500 |
| \$875    |
| \$42,500 |
| \$15,500 |
| \$6,500  |
| \$49,625 |
| \$20,500 |
| \$1,440  |
| \$965    |
| \$12,000 |
| \$1,500  |
| \$34,500 |
| \$30,650 |
| \$32,500 |
| \$6,430  |
| \$8,900  |
| \$11,750 |
| \$14,500 |
| \$10,000 |
| \$5,000  |
| \$34,000 |
| \$24,000 |
| \$4,500  |
| \$20,000 |
| \$18,000 |
| \$15,000 |
| \$11,000 |
| \$3,000  |
| \$2,050  |
| \$1,150  |
| \$1,150  |
| \$2,050  |
| \$125    |
| \$125    |
| \$12,000 |
| \$375    |
| \$5,000  |

|           |
|-----------|
| \$1,000   |
| \$42,500  |
| \$7,500   |
|           |
|           |
|           |
|           |
|           |
| \$109,419 |

**\$1,203,604**

\$325,000

\$1,528,604



Outlook

(6086) 1104 Kings Row . Mckinney , Tx. rough

From Steve Clark <clarksteve3@yahoo.com>

Date Wed 2/12/2025 6:56 AM

To James Donaldson TX <Construction@habitatcctx.org>; Serenity Montelongo TX  
<Construction3@habitatcctx.org>; Rosa Garcia <Admin@habitatcctx.org>

Cc Steve Clark <clarksteve3@yahoo.com>

INVOICE

DUE NOW

1121 | 1104 K. Row  
280 | 2-12-25

No. 6086

Gary Clark

18031 Cindys Lane

Justin , Tx. 76247

Rough in plumbing complete ;

|           |             |
|-----------|-------------|
| Std price | \$ 3,400.00 |
|-----------|-------------|

|                             |        |
|-----------------------------|--------|
| Dig a trench for electrical | 200.00 |
|-----------------------------|--------|

---

|       |             |
|-------|-------------|
| Total | \$ 3,600.00 |
|-------|-------------|



**97w, LLC**  
901 S Main St  
Fort Worth, TX 76104-3408 USA  
+18178826940  
studio97w.com

# Invoice

**BILL TO**

NO. 22127 Collin County Habitat for  
Humanity

| INVOICE # | DATE       | TOTAL DUE | DUE DATE   | TERMS          | ENCLOSED |
|-----------|------------|-----------|------------|----------------|----------|
| 3373      | 02/03/2026 | \$800.00  | 02/03/2026 | Due on receipt |          |

| ACTIVITY        | DESCRIPTION                                            | AMOUNT |
|-----------------|--------------------------------------------------------|--------|
| <b>Services</b> | Zoning Revisions: Principal hours, 2 hrs @ \$250.00/hr | 500.00 |
| <b>Services</b> | Zoning Revisions: Project Manager hours                | 300.00 |

Please remit payment at your earliest convenience to:

BALANCE DUE

**\$800.00**

97w, LLC  
901 S. Main Street  
Fort Worth, TX 76104

Pay invoice



**97w, LLC**  
901 S Main St  
Fort Worth, TX 76104-3408 USA  
+18178826940  
studio97w.com

# Invoice

**BILL TO**

NO. 22127 Collin County Habitat for  
Humanity

| INVOICE # | DATE       | TOTAL DUE  | DUE DATE   | TERMS          | ENCLOSED |
|-----------|------------|------------|------------|----------------|----------|
| 3403      | 03/10/2026 | \$2,400.00 | 03/10/2026 | Due on receipt |          |

| ACTIVITY        | DESCRIPTION                                                     | AMOUNT   |
|-----------------|-----------------------------------------------------------------|----------|
| <b>Services</b> | Additional Services: Project Manger hours, 12 hrs @ \$200.00/hr | 2,400.00 |

Please remit payment at your earliest convenience to:

BALANCE DUE

**\$2,400.00**

97w, LLC  
901 S. Main Street  
Fort Worth, TX 76104

Pay invoice



**97w, LLC**  
901 S Main St  
Fort Worth, TX 76104-3408 USA  
+18178826940  
studio97w.com

# Invoice

**BILL TO**

NO. 22127 Collin County Habitat for  
Humanity

| INVOICE # | DATE       | TOTAL DUE  | DUE DATE   | TERMS          | ENCLOSED |
|-----------|------------|------------|------------|----------------|----------|
| 3428      | 04/03/2026 | \$3,131.25 | 04/03/2026 | Due on receipt |          |

| ACTIVITY        | DESCRIPTION                                                                                | AMOUNT   |
|-----------------|--------------------------------------------------------------------------------------------|----------|
| <b>Services</b> | Additional Services: Project Manager hours- Revisions & Permitting, 1 hr @ \$200.00/hr     | 200.00   |
| <b>Services</b> | Additional Services: Associate hours- Revisions & Permitting, 16 hrs 45 mins @ \$175.00/hr | 2,931.25 |

Please remit payment at your earliest convenience to:

BALANCE DUE

**\$3,131.25**

97w, LLC  
901 S. Main Street  
Fort Worth, TX 76104

Pay invoice

**INVOICE (INV-00134245)  
FOR CITY OF MCKINNEY**

**BILLING CONTACT**

Steven Halliday  
97w  
901 South Main Street  
Fort Worth, TX 76104

CHARLTON "JUSTIN" LAUTEN  
TOTAL HEAT & AC INC  
1408 o avenue  
plano, TX 75074

Serenity Montelongo  
Habitat For Humanity of Collin County  
2060 Couch Dr  
Mckinney, TX 75069

Gary Clark  
GARY CLARK PLUMBING  
18031 Cindys  
Justin, TX 76247

Cameron Warren  
Texas 3 Phase  
2701 Fondren Dr Ste 102  
Dallas, TX 75206



| INVOICE NUMBER | INVOICE DATE | INVOICE DUE DATE | INVOICE STATUS | INVOICE DESCRIPTION |
|----------------|--------------|------------------|----------------|---------------------|
| INV-00134245   | 12/16/2024   | 01/15/2025       | Due            | NONE                |

| REFERENCE NUMBER                  | FEE NAME                       | TOTAL                       |
|-----------------------------------|--------------------------------|-----------------------------|
| RES2024-11-05696                  | 1" Meter Set                   | \$525.00                    |
|                                   | Capital Recovery Sewer         | \$647.00                    |
|                                   | Capital Recovery Sewer (NTMWD) | \$2,097.00                  |
|                                   | Capital Recovery Water         | \$2,929.00                  |
|                                   | Residential Permit Fee         | \$1,049.24                  |
|                                   | Residential Plan Review        | \$100.00                    |
|                                   | Roadway Impact Fee Zone K      | \$3,279.00                  |
| 1104 Kings Row Mckinney, TX 75069 |                                | <b>SUBTOTAL</b> \$10,626.24 |

| REMITTANCE INFORMATION                                                |                                                                       |
|-----------------------------------------------------------------------|-----------------------------------------------------------------------|
| Development Services<br>221 N. Tennessee Street<br>McKinney, TX 75069 | Fire Marshal's Office<br>2200 Taylor-Burk Drive<br>McKinney, TX 75071 |

**TOTAL** **\$10,626.24**

1111 | 1104KR  
12/17/24 | *[Signature]*



COMMERCIAL & RESIDENTIAL  
HUB, NCTRCA, DFW-MBE

## BID PROPOSAL

**PROJECT:****DATE:** 3/30/2026**1104, 1108, 1112, 1116 AND 1120 KINGS ROW  
MCKINNEY, TX****JOB NUMBER:** RP7451**TERMS:** 15 Days after job complete**CONTRACTOR:****NAME:** HABITAT FOR HUMANITY OF COLLIN COUNTY  
**CONTACT:** GLENN DIXON  
**ADDRESS:** 2060 COUCH DRIVE MCKINNEY, TX 75069**OFFICE PHONE:**  
**EMAIL:**  
**MOBILE:** 214-478-8041

| DESCRIPTION                           | UNIT: | PRICE/UNIT | TOTAL:      |
|---------------------------------------|-------|------------|-------------|
| FLATWORK                              |       |            |             |
| Set and pour 4" broom finish Flatwork | 1965  | \$5.50     | \$10,807.50 |
| Pump charges                          | 1     | \$1,250.00 | \$1,250.00  |

***SUB TOTAL:*** **\$12,057.50****NOT VALID UNTIL SIGNED BY THE CONTRACTOR AND SUBCONTRACTOR**

- 1.- Upon Owner's confirmation that Proficient Concrete, LLC, is to proceed with the work described above, Proficient Concrete, LLC is thereby authorized and directed to perform the work described above and Owner thereby agrees to pay Proficient Concrete, LLC the above referenced "Total Bid" in accordance with the payment schedule shown above.
- 2.- If any portion of this Bid Proposal is unacceptable, Owner shall provide Proficient Concrete written notice of same within 3 days.
- 3.- Any request for an alteration or deviation from the work described above will be performed only upon the execution of an additional written change order and such items shall be incurred at an additional expense to Owner.
- 4.- Except as set forth herein all terms, conditions, provisions, and covenants of the currently existing contract between Proficient Concrete, LLC and Owner shall remain in full force and effect.
- 5.- Proficient Concrete, LLC is not responsible for any utilities: pipes, sewer lines, electricity, plumbing or any other utilities when digging piers, grade beams excavating for any work we perform, Contractor or Owner of the property is responsible to call for Dig Tess.

**CONTRACTOR****SUBCONTRACTOR****BY:** \_\_\_\_\_**BY:** \_\_\_\_\_**DATE:** \_\_\_\_\_**DATE:** \_\_\_\_\_



COMMERCIAL & RESIDENTIAL  
HUB, NCTPCA, DFW-MBE

## BID PROPOSAL

**PROJECT:****DATE:** 3/30/2026**1104, 1108, 1112, 1116 AND 1120 KINGS ROW  
MCKINNEY, TX****JOB NUMBER:** RP7451**TERMS:** 15 Days after job complete**CONTRACTOR:****NAME:** HABITAT FOR HUMANITY OF COLLIN COUNTY  
**CONTACT:** GLENN DIXON  
**ADDRESS:** 2060 COUCH DRIVE MCKINNEY, TX 75069**OFFICE PHONE:**  
**EMAIL:**  
**MOBILE:** 214-478-8041

| DESCRIPTION                                                                        | UNIT: | PRICE/UNIT | TOTAL:      |
|------------------------------------------------------------------------------------|-------|------------|-------------|
| <b>FOUNDATION</b>                                                                  |       |            |             |
| 10x30 Beams 4" thick Slab –Post Tension Slab (PARAGON STRUCTURAL ENGINEERING, LTD) | 5200  | \$9.80     | \$50,960.00 |
| Foundation drop slab 6" per detail "H"                                             | 40    | \$25.00    | \$1,000.00  |
| Foundation drop beam per Lnft (if needed)                                          | Lnft  | \$25.00    |             |
| Foundation drop brickledge per Lnft (if needed)                                    | Lnft  | \$25.00    |             |
| Foundation drop garage per Lnft (if needed)                                        | Lnft  | \$25.00    |             |
| Partial stress (if required)                                                       | 1     | \$450.00   |             |
| Pump charges                                                                       | 1     | \$2,000.00 | \$2,000.00  |
| Rock beams (If needed)                                                             | 5200  | \$0.45     |             |
| Rock saw (if needed)                                                               | 5200  | \$0.65     |             |

**SUB TOTAL: \$53,960.00****NOT VALID UNTIL SIGNED BY THE CONTRACTOR AND SUBCONTRACTOR**

- 1.- Upon Owner's confirmation that Proficient Concrete, LLC, is to proceed with the work described above, Proficient Concrete, LLC is thereby authorized and directed to perform the work described above and Owner thereby agrees to pay Proficient Concrete, LLC the above referenced "Total Bid" in accordance with the payment schedule shown above.
- 2.- If any portion of this Bid Proposal is unacceptable, Owner shall provide Proficient Concrete written notice of same within 3 days.
- 3.- Any request for an alteration or deviation from the work described above will be performed only upon the execution of an additional written change order and such items shall be incurred at an additional expense to Owner.
- 4.- Except as set forth herein all terms, conditions, provisions, and covenants of the currently existing contract between Proficient Concrete, LLC and Owner shall remain in full force and effect.
- 5.- Proficient Concrete, LLC is not responsible for any utilities: pipes, sewer lines, electricity, plumbing or any other utilities when digging piers, grade beams excavating for any work we perform, Contractor or Owner of the property is responsible to call for Dig Tess.

**CONTRACTOR****BY:** \_\_\_\_\_**DATE:** \_\_\_\_\_**SUBCONTRACTOR****BY:** \_\_\_\_\_**DATE:** \_\_\_\_\_

Surdukan Surveying, Inc.  
P.O. Box 126  
Anna, TX 75409  
+19729248200  
david@surdukansurveying.com

## Invoice

**BILL TO**

Habitat for Humanity of Collin  
County  
2060 Couch St.  
McKinney, TX 75069

| INVOICE # | DATE       | TOTAL DUE  | TERMS          | ENCLOSED |
|-----------|------------|------------|----------------|----------|
| 9233      | 03/03/2026 | \$1,650.00 | Due on receipt |          |

| DATE | ACTIVITY                       | DESCRIPTION                                                                                                                                                                                                                                                                                                                               | AMOUNT            |
|------|--------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
|      | Final<br>1st five plex         | For preparing a Final Survey on 1104, 1108, 1112, 1116 and 1120 Kings Row, McKinney, Texas and being Lots 1-5, Block B, Habitat Bumpas Addition, an addition to the City of McKinney, Collin County, Texas, as shown on the plat thereof recorded in Volume 2021, Page 336 of the Plat Records of Collin County, Texas. Job No. 2017-151. | 750.00            |
|      | Topo<br>NX+5-plex<br>NX+6-plex | For preparing a topographic Survey on Lots 7-12, Block A and Lots 6-10, Block B, Habitat Bumpas Addition, an addition to the City of McKinney, Collin County, Texas, as shown on the plat thereof recorded in Volume 2021, Page 336 of the Plat Records of Collin County, Texas.                                                          | 900.00            |
|      |                                | SUBTOTAL                                                                                                                                                                                                                                                                                                                                  | 1,650.00          |
|      |                                | TAX                                                                                                                                                                                                                                                                                                                                       | 0.00              |
|      |                                | TOTAL                                                                                                                                                                                                                                                                                                                                     | 1,650.00          |
|      |                                | BALANCE DUE                                                                                                                                                                                                                                                                                                                               | <b>\$1,650.00</b> |

1100 \$750 on 1104 to 1120 K. Row  
1100 \$900 on 1124, 1128, 1200, 1204, 1208, 1209, 1213, 1217, 1221 Kings Row

220 3-4-26

BALANCE DUE IS CASH AMOUNT  
ADD 3% WHEN PAYING BY CREDIT CARD

Uniform Residential Appraisal Report

1104 Kings Row  
File No. B-23708

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

|                                                                                                                                                                                                                            |                                                                                                                                                   |                                 |                                            |                        |         |                              |                                                                               |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|--------------------------------------------|------------------------|---------|------------------------------|-------------------------------------------------------------------------------|
| Property Address                                                                                                                                                                                                           | 1104 Kings Row                                                                                                                                    | City                            | McKinney                                   | State                  | TX      | Zip Code                     | 75069-1483                                                                    |
| Borrower                                                                                                                                                                                                                   | Habitat for Humanity of Collin Co                                                                                                                 | Owner of Public Record          | Habitat for Humanity of Collin Co          | County                 | Collin  |                              |                                                                               |
| Legal Description                                                                                                                                                                                                          | Lot 1, Block B, Habitat Cotton Groves Addition                                                                                                    |                                 |                                            |                        |         |                              |                                                                               |
| Assessor's Parcel #                                                                                                                                                                                                        | R-12388-00B-0010-1                                                                                                                                | Tax Year                        | 2025                                       | R.E. Taxes \$          | 839     |                              |                                                                               |
| Neighborhood Name                                                                                                                                                                                                          | Habitat Cotton Groves                                                                                                                             | Map Reference                   | Collin County                              | Census Tract           | 0309.03 |                              |                                                                               |
| Occupant                                                                                                                                                                                                                   | <input type="checkbox"/> Owner                                                                                                                    | <input type="checkbox"/> Tenant | <input checked="" type="checkbox"/> Vacant | Special Assessments \$ | 0       | <input type="checkbox"/> PUD | HOA \$ 0 <input type="checkbox"/> per year <input type="checkbox"/> per month |
| Property Rights Appraised                                                                                                                                                                                                  | <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)                       |                                 |                                            |                        |         |                              |                                                                               |
| Assignment Type                                                                                                                                                                                                            | <input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe) |                                 |                                            |                        |         |                              |                                                                               |
| Lender/Client                                                                                                                                                                                                              | Habitat for Humanity for Collin County Address Addl intended users are the USDA & TDHCA (tx dept of housing & community affairs)                  |                                 |                                            |                        |         |                              |                                                                               |
| Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |                                                                                                                                                   |                                 |                                            |                        |         |                              |                                                                               |
| Report data source(s) used, offering price(s), and date(s). The subject is not currently listed in the NTREIS.                                                                                                             |                                                                                                                                                   |                                 |                                            |                        |         |                              |                                                                               |

I ☒ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.  
Arms length sale;Terms appear typical.

|                                                                                                                                                                                                                                                                                                                             |         |                  |            |                                                    |                                                                     |                |       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|------------------|------------|----------------------------------------------------|---------------------------------------------------------------------|----------------|-------|
| Contract Price \$                                                                                                                                                                                                                                                                                                           | 318,000 | Date of Contract | 03/05/2026 | Is the property seller the owner of public record? | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | Data Source(s) | taxes |
| Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No                                                                                             |         |                  |            |                                                    |                                                                     |                |       |
| If Yes, report the total dollar amount and describe the items to be paid. \$9999;;Per the contract, 100% of the sales price is financed by 4 mortgages with rates of 0% to 2.5%. One of the loans does not require repayment if the purchaser remains in the house for a period of time. See contract for specific details. |         |                  |            |                                                    |                                                                     |                |       |

Note: Race and the racial composition of the neighborhood are not appraisal factors.

| Neighborhood Characteristics                                                                                                                                                                                                                                                                                                                                                                                    |                                                                      |                                                                               | One-Unit Housing Trends |                                                  |                                                                                     | One-Unit Housing |       | Present Land Use % |       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|-------------------------------------------------------------------------------|-------------------------|--------------------------------------------------|-------------------------------------------------------------------------------------|------------------|-------|--------------------|-------|
| Location                                                                                                                                                                                                                                                                                                                                                                                                        | <input type="checkbox"/> Urban                                       | <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural   | Property Values         | <input type="checkbox"/> Increasing              | <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining       | PRICE            | AGE   | One-Unit           | 70% % |
| Built-Up                                                                                                                                                                                                                                                                                                                                                                                                        | <input type="checkbox"/> Over 75%                                    | <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25% | Demand/Supply           | <input type="checkbox"/> Shortage                | <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply | \$(000)          | (yrs) | 2-4 Unit           | 1 %   |
| Growth                                                                                                                                                                                                                                                                                                                                                                                                          | <input type="checkbox"/> Rapid                                       | <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow      | Marketing Time          | <input checked="" type="checkbox"/> Under 3 mths | <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths              | 173 Low          | 0     | Multi-Family       | 1 %   |
| Neighborhood Boundaries                                                                                                                                                                                                                                                                                                                                                                                         | The market area boundaries are generally Trinity Falls to the north, |                                                                               |                         |                                                  |                                                                                     | 487 High         | 101   | Commercial         | 3 %   |
| Airport Rd to the east, Spur 303 to the south, and Custer Rd to the west.                                                                                                                                                                                                                                                                                                                                       |                                                                      |                                                                               |                         |                                                  |                                                                                     | 319 Pred.        | 28    | Other Vacant       | 25% % |
| Neighborhood Description Primary access to the subject is provided by the major arteries within the market area. The subject property is located in a single family area consisting of average to excellent quality homes in McKinney ISD. The area offers close proximity to employment centers and typical community amenities. The one unit housing statistics were established utilizing the MC sheet data. |                                                                      |                                                                               |                         |                                                  |                                                                                     |                  |       |                    |       |
| Market Conditions (including support for the above conclusions) See Attached Addendum                                                                                                                                                                                                                                                                                                                           |                                                                      |                                                                               |                         |                                                  |                                                                                     |                  |       |                    |       |

|                                                                                                                                                                                                                                              |                                                                                                                                                                                           |                          |                     |                                     |                            |                                     |                          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|---------------------|-------------------------------------|----------------------------|-------------------------------------|--------------------------|
| Dimensions                                                                                                                                                                                                                                   | 26 x 67 x 26 x 68                                                                                                                                                                         | Area                     | 1755 sf             | Shape                               | generally rectangular      | View                                | N;Res;Res                |
| Specific Zoning Classification                                                                                                                                                                                                               | PD                                                                                                                                                                                        | Zoning Description       | Planned Development |                                     |                            |                                     |                          |
| Zoning Compliance                                                                                                                                                                                                                            | <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe) |                          |                     |                                     |                            |                                     |                          |
| Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. See Attached Addendum.   |                                                                                                                                                                                           |                          |                     |                                     |                            |                                     |                          |
| Utilities                                                                                                                                                                                                                                    | Public                                                                                                                                                                                    | Other (describe)         | Public              | Other (describe)                    | Off-site Improvements—Type | Public                              | Private                  |
| Electricity                                                                                                                                                                                                                                  | <input checked="" type="checkbox"/>                                                                                                                                                       | <input type="checkbox"/> | Water               | <input checked="" type="checkbox"/> | Street concrete            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Gas                                                                                                                                                                                                                                          | <input checked="" type="checkbox"/>                                                                                                                                                       | <input type="checkbox"/> | Sanitary Sewer      | <input checked="" type="checkbox"/> | Alley none                 | <input type="checkbox"/>            | <input type="checkbox"/> |
| FEMA Special Flood Hazard Area                                                                                                                                                                                                               | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No                                                                                                                       | FEMA Flood Zone          | X                   | FEMA Map #                          | 48085C0280J                | FEMA Map Date                       | 06/02/2009               |
| Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.                                                                                |                                                                                                                                                                                           |                          |                     |                                     |                            |                                     |                          |
| Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. See comment addendum. |                                                                                                                                                                                           |                          |                     |                                     |                            |                                     |                          |

| GENERAL DESCRIPTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                 | FOUNDATION                                                                                                     |           | EXTERIOR DESCRIPTION materials/condition                                                               |                                          | INTERIOR materials/condition                 |                                                                 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|-----------|--------------------------------------------------------------------------------------------------------|------------------------------------------|----------------------------------------------|-----------------------------------------------------------------|
| Units                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit                        | <input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space                         |           | Foundation Walls                                                                                       | prd concrete/C1                          | Floors                                       | vinyl/C1                                                        |
| # of Stories                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 2                                                                                                               | <input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement                               |           | Exterior Walls                                                                                         | met, stn, wd/C1                          | Walls                                        | shtrk/C1                                                        |
| Type                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <input type="checkbox"/> Det. <input checked="" type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit | Basement Area                                                                                                  | 0 sq. ft. | Roof Surface                                                                                           | composition/C1                           | Trim/Finish                                  | wood/C1                                                         |
| <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                 | Basement Finish                                                                                                | 0 %       | Gutters & Downspouts                                                                                   | none                                     | Bath Floor                                   | vinyl/C1                                                        |
| Design (Style)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | townhome                                                                                                        | <input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump                                 |           | Window Type                                                                                            | thermopane/C1                            | Bath Wainscot                                | shtrk/C1                                                        |
| Year Built                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 2026                                                                                                            | Evidence of <input type="checkbox"/> Infestation                                                               |           | Storm Sash/Insulated                                                                                   | yes/C1                                   | Car Storage                                  | <input type="checkbox"/> None                                   |
| Effective Age (Yrs)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 0                                                                                                               | <input type="checkbox"/> Dampness <input type="checkbox"/> Settlement                                          |           | Screens                                                                                                | yes/C1                                   | <input checked="" type="checkbox"/> Driveway | # of Cars 1                                                     |
| Attic                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <input checked="" type="checkbox"/> None                                                                        | Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant |           | Amenities                                                                                              | <input type="checkbox"/> WoodStove(s) #0 | Driveway Surface                             | concrete                                                        |
| <input type="checkbox"/> Drop Stair                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <input type="checkbox"/> Stairs                                                                                 | <input type="checkbox"/> Other Fuel gas                                                                        |           | <input type="checkbox"/> Fireplace(s) # 0 <input type="checkbox"/> Fence none                          |                                          | <input type="checkbox"/> Garage              | # of Cars 0                                                     |
| <input type="checkbox"/> Floor                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <input type="checkbox"/> Scuttle                                                                                | Cooling <input checked="" type="checkbox"/> Central Air Conditioning                                           |           | <input checked="" type="checkbox"/> Patio/Deck conc <input checked="" type="checkbox"/> Porch cov conc |                                          | <input checked="" type="checkbox"/> Carport  | # of Cars 1                                                     |
| <input type="checkbox"/> Finished                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <input type="checkbox"/> Heated                                                                                 | <input type="checkbox"/> Individual <input type="checkbox"/> Other                                             |           | <input type="checkbox"/> Pool none <input checked="" type="checkbox"/> Other shed                      |                                          | <input checked="" type="checkbox"/> Att.     | <input type="checkbox"/> Det. <input type="checkbox"/> Built-in |
| Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)                                                                                                                                                                                                                                  |                                                                                                                 |                                                                                                                |           |                                                                                                        |                                          |                                              |                                                                 |
| Finished area above grade contains: 6 Rooms 3 Bedrooms 2.0 Bath(s) 1,323 Square Feet of Gross Living Area Above Grade                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                 |                                                                                                                |           |                                                                                                        |                                          |                                              |                                                                 |
| Additional features (special energy efficient items, etc.). Additional features include a second level deck, a carport, storage room, laminate flooring, cultured marble baths, wood cabinets, granite counters in kitchen, sprinklers inside, ceiling fans, and today home features.                                                                                                                                                                                                                                                                      |                                                                                                                 |                                                                                                                |           |                                                                                                        |                                          |                                              |                                                                 |
| Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C1;No updates in the prior 15 years;The subject is a new two story home therefore no physical depreciation has occurred. No functional or external inadequacies were noted upon visual survey.                                                                                                                                                                                                                                            |                                                                                                                 |                                                                                                                |           |                                                                                                        |                                          |                                              |                                                                 |
| Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. No physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property were noted; however, the appraiser is not a qualified structural engineer or home inspector and for a more thorough inspection, please rely on a professional home or foundation inspection. |                                                                                                                 |                                                                                                                |           |                                                                                                        |                                          |                                              |                                                                 |
| Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.                                                                                                                                                                                                                                                                                                                                              |                                                                                                                 |                                                                                                                |           |                                                                                                        |                                          |                                              |                                                                 |



Beaty Appraisal Service

Uniform Residential Appraisal Report

1104 Kings Row

File No. B-23708

ADDITIONAL COMMENTS

Appraiser Certification

ADDITIONAL COMMENTS REGARDING SCOPE OF WORK

The following clarifications do not constitute a change, modification, alteration or deletion of any of the published policies of Federal users. These clarifications are required by the Uniform Standards of Professional Appraisal Practice (USPAP). The Appraiser is required to perform all appraisals in conformance with USPAP.

Intended Users - The intended use of the appraisal report is stated in the report form as follows: "The intended users of this appraisal report are the lender/client and Federal users". No other intended users have been identified to the appraiser and none are assumed. Pursuant to USPAP SR1-2.A., this appraisal is developed strictly and solely in accordance with those intended uses communicated to the appraiser at the time of engagement. Failure by the lender to accurately identify all other intended users and their respective intended uses will result in those parties being excluded from authorization in using the appraisal in any way and for any purpose. Any party engaging in an unauthorized use should refrain from doing so and are advised to seek a separate appraisal developed specifically for their own uses. The appraiser neither recognizes nor accepts liability for unauthorized uses.

Intended Use - The intended use of this appraisal report as stated in the report form is "for lender/client to evaluate the property that is the subject of this appraisal for portfolio management within Federal guidelines". No other intended uses have been communicated to the appraiser and none are assumed. The appraiser, in this assignment, cannot accept responsibility for uses not otherwise identified at the time of engagement.

Property Inspection - This appraisal is based on "a complete visual observation" which is defined as an onsite, walk-around inspection of the property. Facts and conditions noted were readily observable or obtained through interviews with occupants/owners/involved parties. The appraiser did not go on the roof, under the dwelling, or move any personal items in or around the dwelling during the inspection.

Adequacy of Scope - This appraisal is based on information gathered by the appraiser from public records, other identified sources and selection of comparable sales within the subjects market area. The appraiser is not an attorney and therefore is unable to render a legal opinion about such documents and information as the appraiser is not an expert in this field. Information regarding financial information was verified by the appraiser to the extent that it was available; however, due to the fact that financial disclosures are not required in the State of Texas, some of the data is not available to be verified.

The appraiser is not a home inspector or structural engineer and cannot be relied upon to disclose hidden defects that are not apparent form a visual observation of the accessible surfaces of the subject property from a standing height. The operation of systems (structural, electrical, mechanical heating, cooling, plumbing) and components (such as appliances, fixtures, doors, windows, etc) were not conducted in the scope of this appraisal assignment. This appraisal does not guarantee that the subject property is free of undetected problems, possible defects, or environmental hazards that could exist.

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The subject's opinion of site value is based on a combination of recent land sales and tax records. The subject's land to improvement value ratio is typical for the area. The land value is based on the subject site sale since it is the most recent sale.

|                                                                                                             |                                                      |            |               |
|-------------------------------------------------------------------------------------------------------------|------------------------------------------------------|------------|---------------|
| ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW | OPINION OF SITE VALUE ..... = \$ 70,000              |            |               |
| Source of cost data Marshall & Swift                                                                        | Dwelling 1,323 Sq. Ft. @ \$ 160.....                 | = \$       | 211,680       |
| Quality rating from cost service Q4 Effective date of cost data 03/05/2026                                  | shed 53 Sq. Ft. @ \$ 30.....                         | = \$       | 1,590         |
| Comments on Cost Approach (gross living area calculations, depreciation, etc.)                              | deck                                                 |            | 10,000        |
| The subject was measured and drawn into the ACI sketch system and calculated.                               | Garage/Carport 156 Sq. Ft. @ \$ 25.....              | = \$       | 3,900         |
| Function: Provide opinion of value                                                                          | Total Estimate of Cost-New ..... = \$ 227,170        |            |               |
| Purpose: financing                                                                                          | Less 60 Physical                                     | Functional | External      |
| Type/Report: Appraisal Report                                                                               | Depreciation \$0                                     |            | \$0 = \$ ( 0) |
|                                                                                                             | Depreciated Cost of Improvements ..... = \$ 227,170  |            |               |
|                                                                                                             | "As-is" Value of Site Improvements ..... = \$ 19,000 |            |               |
|                                                                                                             | fence, utilities, landscaping, driveway              |            |               |
| Estimated Remaining Economic Life (HUD and VA only) 60 Years                                                | INDICATED VALUE BY COST APPROACH ..... = \$ 316,170  |            |               |

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) The subject is not a typical income producing dwelling and the income approach was not developed.

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

Uniform Residential Appraisal Report

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

**INTENDED USER:** The intended user of this appraisal report is the lender/client.

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

Uniform Residential Appraisal Report

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an “electronic record” containing my “electronic signature,” as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

See Attached Addendum

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an “electronic record” containing my “electronic signature,” as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature Karen Beaty  
Name Karen Beaty  
Company Name Beaty Appraisal Service  
Company Address 1140 Stacy Rd.  
Fairview, TX 75069  
Telephone Number 972-727-9184  
Email Address karen@beatyappraisal.com  
Date of Signature and Report 03/09/2026  
Effective Date of Appraisal 03/05/2026  
State Certification # \_\_\_\_\_  
or State License # 1329710-LR  
or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
State TX  
Expiration Date of Certification or License 10/31/2026

ADDRESS OF PROPERTY APPRAISED  
1104 Kings Row  
McKinney, TX 75069-1483

APPRAISED VALUE OF SUBJECT PROPERTY \$ 318,000

LENDER/CLIENT  
Name Zaine Esquivel  
Company Name Habitat for Humanity for Collin County  
Company Address 2600 Couch Dr  
McKinney, TX 75069  
Email Address \_\_\_\_\_

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature \_\_\_\_\_  
Name \_\_\_\_\_  
Company Name \_\_\_\_\_  
Company Address \_\_\_\_\_  
\_\_\_\_\_  
Telephone Number \_\_\_\_\_  
Email Address \_\_\_\_\_  
Date of Signature \_\_\_\_\_  
State Certification # \_\_\_\_\_  
or State License # \_\_\_\_\_  
State \_\_\_\_\_  
Expiration Date of Certification or License \_\_\_\_\_

SUBJECT PROPERTY  
☐ Did not inspect subject property  
☐ Did inspect exterior of subject property from street  
Date of Inspection \_\_\_\_\_  
☐ Did inspect interior and exterior of subject property  
Date of Inspection \_\_\_\_\_

COMPARABLE SALES  
☐ Did not inspect exterior of comparable sales from street  
☐ Did inspect exterior of comparable sales from street  
Date of Inspection \_\_\_\_\_

Uniform Appraisal Dataset Definitions

Condition Ratings and Definitions

**C1** The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.\*

*\*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

**C2** The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

*\*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.*

**C3** The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

*\*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.*

**C4** The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

*\*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.*

**C5** The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

*\*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.*

**C6** The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

*\*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.*

Quality Ratings and Definitions

**Q1** Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

**Q2** Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

**Q3** Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

**Q4** Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

**Q5** Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

**Q6** Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

**Little or no updating or modernization. This description includes, but is not limited to, new homes.**

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

Updated

**The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.**

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

**Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/ or expansion.**

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.



ADDENDUM

|                                                |           |                          |
|------------------------------------------------|-----------|--------------------------|
| Borrower: Habitat for Humanity of Collin Co    |           | File No.: B-23708        |
| Property Address: 1104 Kings Row               |           | Case No.: 1104 Kings Row |
| City: McKinney                                 | State: TX | Zip: 75069-1483          |
| Lender: Habitat for Humanity for Collin County |           |                          |

Neighborhood Market Conditions

The most recent sales in the market area indicate that the typical marketing period and exposure time for properties in the area is under three months (in most cases). These sales also indicate that property values are stable. This trend is anticipated to continue in the near future. The subject lies below the predominate value but is still considered very marketable based on sales of similar type homes in this market area and their typical marketing and exposure times. The subject is not an under improvement for the market area.

Highest and Best Use

The relevant legal, physical, highest return to the land, and economic factors were analyzed to the extent necessary and resulted in a conclusion that the existing use of the subject property as single family residential is the highest and best use.

Site Comments

No environmental hazards were noted during the appraisal, however, for a more thorough study by a qualified specialist please rely on an environmental audit. No survey was supplied to the appraiser. The dwelling does not appear to lie in a flood zone. FEMA flood maps only show approximate locations of these hazard areas and are not exact. For exact encumbrance, please rely on a flood survey. **The subject is free from recent storm damage and there was no effect on the subject's marketability.** No destruction was noted in the neighborhood. The subject's utilities are typical for the market area and there is no adverse effect on the subject's marketability.

Comments on Sales Comparison

All sales were adjusted for site size differences at sale 1 \$78,000 for site, sale 2 at \$74,000 for site and sale 3 at \$74,000 for site. All site values are based on estimated and reported site values that were established utilizing market. Sale 1 was adjusted downward \$40,000 for superior quality of construction with a sliding barn door, tile & tub, farmers sink in kitchen, upgraded electrical and a hood over the stove. All sales are existing homes and were adjusted upward \$5,000 or \$10,000 (sale 2) each for inferior condition. Additional adjustments were made for appreciable difference in gross living area at \$64/SF, bedroom (\$5,000 for two vs three), garage/carport, fence, fireplace, and extras. The subject's extra was given \$500 in contributory value. No additional adjustments were deemed necessary or appropriate. All adjustments were established utilizing quantitative analysis with actual cost considered. All sales were considered in final determination of value. Sale 1 has an adjustment which lies above the typical guidelines however it was necessary to appropriately value the subject. A combination of sale 1 & sale 3 were given most emphasis in the final determination of value due to sale date and SF. The subject's value is not bracketed by the sales prices due to the subject's small site. No similar townhome sales were found to have sold in the past 365 days. Sales 2 & 3 are over one mile in distance however they lie in the McKinney city limits.

Sale 1 & 2 lie outside a PUD like the subject. Sale 3 is located in a 55 year plus subdivision which maintains all sites. All PUD/HOA impact was included in the land value. There is no negative impact on the subject's marketability due to non PUD location. The subject can be rebuilt if destroyed.

All sales closed within the past 90 days.

All sales lie within the City of McKinney.

The appraiser typically utilizes the MLS photos to show the condition of the property when it was listed since changes occur after purchase. However the appraiser did drive the market area and complete a visual survey of each comparable.

Cost Approach Comments

The subject property was measured by the appraiser in accord with ANSI -Z765-21 the standard industry. The GLA is utilized for **comparison purposes only** and usually will differ from published and on-line data.

Variances in size from these sources, such as tax or CAD square footage and/or other appraiser's GLA are common because of many possible factors, such as physical access many not have been granted, or actual measurements may be incorrect, or geometric area computations are incorrect, or founding is improper, or other reasons.

Appraiser Additional Certifications

The subject property is located approximately 8 miles from my office. This assignment requires geographical competency as part of the scope of work. I have spent sufficient time in the subjects market and understand the nuances of the local market and the supply and demand factors relating to the specific property type and the location involved. Such understanding will not be imparted solely from a consideration of specific data such as costs, sales and rentals. The necessary understanding of local market conditions provides the bridge between a sale and a comparable sale or a rental and a comparable rental.

This appraisal was prepared in accordance with requirements of title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989, as amended (12 U.S.C. 3331 et seq.).

The appraiser has prepared this appraisal in full compliance with applicable Appraiser Independence Requirements and has not performed, participated in, or been associated with any activity in violation of those requirements.

ADDENDUM

|                                                |           |                          |
|------------------------------------------------|-----------|--------------------------|
| Borrower: Habitat for Humanity of Collin Co    |           | File No.: B-23708        |
| Property Address: 1104 Kings Row               |           | Case No.: 1104 Kings Row |
| City: McKinney                                 | State: TX | Zip: 75069-1483          |
| Lender: Habitat for Humanity for Collin County |           |                          |

Expansion of Fourth Certification

Neither my engagement to make this appraisal (or any future appraisal for this client), nor any compensation therefore, are contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event.

The reader should be aware that the sketch was drawn in reverse. The stairs are on the other side of this unit.

Market Conditions Addendum to the Appraisal Report

MARKET RESEARCH & ANALYSIS

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 1104 Kings Row City McKinney State TX Zip Code 75069-1483  
Borrower Habitat for Humanity of Collin Co

**Instructions:** The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

| Inventory Analysis                                                                                                                        | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend                       |                                            |                                     |
|-------------------------------------------------------------------------------------------------------------------------------------------|-------------------|------------------|--------------------|-------------------------------------|--------------------------------------------|-------------------------------------|
| Total # of Comparable Sales (Settled)                                                                                                     | 36                | 14               | 7                  | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining  |
| Absorption Rate (Total Sales/Months)                                                                                                      | 6.0               | 4.7              | 2.3                | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining  |
| Total # of Comparable Active Listings                                                                                                     | 12                | 7                | 19                 | <input type="checkbox"/> Declining  | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Increasing |
| Months of Housing Supply (Total Listings/Ab.Rate)                                                                                         | 2.0               | 1.5              | 8.1                | <input type="checkbox"/> Declining  | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Increasing |
| Median Sale & List Price, DOM, Sale/List %                                                                                                | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend                       |                                            |                                     |
| Median Comparable Sale Price                                                                                                              | 316,000           | 300,000          | 318,500            | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining  |
| Median Comparable Sales Days on Market                                                                                                    | 24                | 31               | 38                 | <input type="checkbox"/> Declining  | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Increasing |
| Median Comparable List Price                                                                                                              | 311,250           | 315,500          | 315,500            | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining  |
| Median Comparable Listings Days on Market                                                                                                 | 54                | 40               | 44                 | <input type="checkbox"/> Declining  | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Increasing |
| Median Sale Price as % of List Price                                                                                                      | 98.6%             | 98.3%            | 96.7%              | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining  |
| Seller-(developer, builder, etc.)paid financial assistance prevalent? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |                   |                  |                    | <input type="checkbox"/> Declining  | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Increasing |

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). NTREIS indicates there were 57 closed sales during the past 12 months and 29 of those sales contained seller concessions which is 51% of the total transactions in this market area. Prior Months 7-12: 36 Sales; 20 with concessions; 56% of sales for this period. 4-6: 14 Sales; 6 with concessions; 43% of sales for this period. 0-3: 7 Sales; 3 with concessions; 43% of sales for this period. The concessions ranged between \$500 and \$290,000. The median concession amount is \$5,000.

Are foreclosure sales (REO sales) a factor in the market? ☐ Yes ☒ No If yes, explain (including the trends in listings and sales of foreclosed properties).  
The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.

Cite data sources for above information. NTREIS was the data source used to complete the Market Conditions Addendum. 3/8/2026

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.  
Overall, home values, absorption rates and marketing times for the subject market area are stable. While the figures above may reflect an increase or decrease between the prescribed time frames, the differences are either not significant enough to be defined as trends and are primarily the result of common market fluctuations due to buying/selling season, etc; or are unreliable because of the lack of sufficient data to provide an accurate reflection of the subject market. It should be noted that: 1.) The data utilized in completing the above grid was extracted utilizing the previous parameters. 2.) The use of re-listings in the NTREIS may make DOM statistics unreliable; 3.) Trends for any subset of data for a given area may be different than trends for the entire area or population; 4.) The absorption rates indicated above do not constitute an absorption rate study; the figures above merely provide a snapshot of the pace at which NTREIS listings are selling.

CONDO/CO-OP PROJECTS

| If the subject is a unit in a condominium or cooperative project, complete the following: |                   |                  |                    | Project Name:                       |                                 |                                     |
|-------------------------------------------------------------------------------------------|-------------------|------------------|--------------------|-------------------------------------|---------------------------------|-------------------------------------|
| Subject Project Data                                                                      | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend                       |                                 |                                     |
| Total # of Comparable Sales (Settled)                                                     |                   |                  |                    | <input type="checkbox"/> Increasing | <input type="checkbox"/> Stable | <input type="checkbox"/> Declining  |
| Absorption Rate (Total Sales/Months)                                                      |                   |                  |                    | <input type="checkbox"/> Increasing | <input type="checkbox"/> Stable | <input type="checkbox"/> Declining  |
| Total # of Active Comparable Listings                                                     |                   |                  |                    | <input type="checkbox"/> Declining  | <input type="checkbox"/> Stable | <input type="checkbox"/> Increasing |
| Months of Unit Supply (Total Listings/Ab. Rate)                                           |                   |                  |                    | <input type="checkbox"/> Declining  | <input type="checkbox"/> Stable | <input type="checkbox"/> Increasing |

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

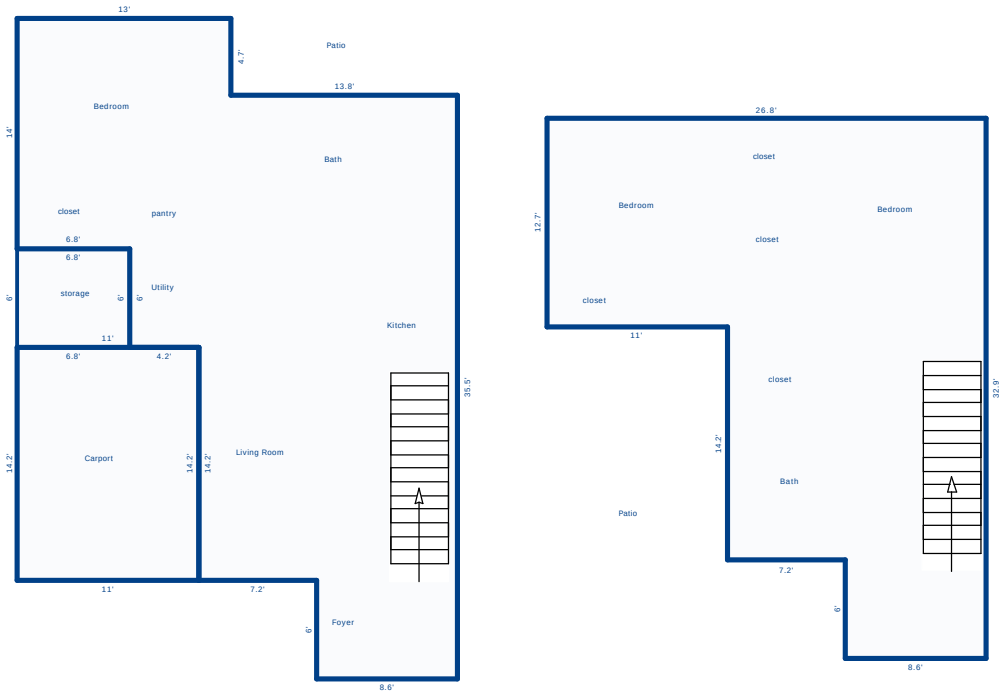
SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature Karen Beaty  
Name Karen Beaty  
Company Name Beaty Appraisal Service  
Company Address 1140 Stacy Rd.  
Fairview, TX 75069  
State License/Certification # 1329710-LR State TX  
Email Address karen@beatyappraisal.com

Signature  
Name  
Company Name  
Company Address  
State License/Certification # State  
Email Address

FLOORPLAN SKETCH

|                                                |  |                          |                 |
|------------------------------------------------|--|--------------------------|-----------------|
| Borrower: Habitat for Humanity of Collin Co    |  | File No.: B-23708        |                 |
| Property Address: 1104 Kings Row               |  | Case No.: 1104 Kings Row |                 |
| City: McKinney                                 |  | State: TX                | Zip: 75069-1483 |
| Lender: Habitat for Humanity for Collin County |  |                          |                 |



Sketch by Apex Sketch v5 Standard™

Comments:

| AREA CALCULATIONS SUMMARY |              |           |            |
|---------------------------|--------------|-----------|------------|
| Code                      | Description  | Net Size  | Net Totals |
| GLA1                      | First Floor  | 706.30    | 706.30     |
| GLA2                      | Second Floor | 616.32    | 616.32     |
| GAR                       | Carport      | 156.20    | 156.20     |
| OTH                       | Storage      | 40.80     | 40.80      |
| Net LIVABLE Area          |              | (rounded) | 1323       |

| LIVING AREA BREAKDOWN |           |           |
|-----------------------|-----------|-----------|
| Breakdown             |           | Subtotals |
| First Floor           |           |           |
| 13.0                  | x 4.7     | 61.10     |
| 26.8                  | x 9.3     | 249.24    |
| 6.0                   | x 8.6     | 51.60     |
| 14.2                  | x 15.8    | 224.36    |
| 6.0                   | x 20.0    | 120.00    |
| Second Floor          |           |           |
| 8.6                   | x 6.0     | 51.60     |
| 15.8                  | x 14.2    | 224.36    |
| 26.8                  | x 12.7    | 340.36    |
| 8 Items               | (rounded) | 1323      |

DIMENSION LIST ADDENDUM

|                                                |           |                          |
|------------------------------------------------|-----------|--------------------------|
| Borrower: Habitat for Humanity of Collin Co    |           | File No.: B-23708        |
| Property Address: 1104 Kings Row               |           | Case No.: 1104 Kings Row |
| City: McKinney                                 | State: TX | Zip: 75069-1483          |
| Lender: Habitat for Humanity for Collin County |           |                          |

|                           |                                 |          |          |
|---------------------------|---------------------------------|----------|----------|
| GROSS BUILDING AREA (GBA) |                                 |          | 1,323    |
| GROSS LIVING AREA (GLA)   |                                 |          | 1,323    |
| Area(s)                   | Area                            | % of GLA | % of GBA |
| Living                    | 1,323                           |          | 100.00   |
| Level 1                   | 706                             | 53.36    | 53.36    |
| Level 2                   | 616                             | 46.56    | 46.56    |
| Level 3                   | 0                               | 0.00     | 0.00     |
| Other                     | 41                              | 3.10     | 3.10     |
| Basement                  | GBA<br><input type="checkbox"/> | 0        |          |
| Garage                    | <input type="checkbox"/>        | 156      |          |
|                           | <input type="checkbox"/>        |          |          |

| Area Measurements |   |              |   |               | Area Type     |                                     |                                     |                          |                          |                          |                                     |
|-------------------|---|--------------|---|---------------|---------------|-------------------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|-------------------------------------|
| Measurements      |   | Factor       |   | Total         | Level 1       | Level 2                             | Level 3                             | Other                    | Bsmt.                    | Garage                   |                                     |
| <u>4.70</u>       | x | <u>13.00</u> | x | <u>1.00</u> = | <u>61.10</u>  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| <u>9.30</u>       | x | <u>26.80</u> | x | <u>1.00</u> = | <u>249.24</u> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| <u>8.60</u>       | x | <u>6.00</u>  | x | <u>1.00</u> = | <u>51.60</u>  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| <u>15.80</u>      | x | <u>14.20</u> | x | <u>1.00</u> = | <u>224.36</u> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| <u>20.00</u>      | x | <u>6.00</u>  | x | <u>1.00</u> = | <u>120.00</u> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
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| <u>14.20</u>      | x | <u>11.00</u> | x | <u>1.00</u> = | <u>156.20</u> | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <u>6.00</u>       | x | <u>8.60</u>  | x | <u>1.00</u> = | <u>51.60</u>  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| <u>14.20</u>      | x | <u>15.80</u> | x | <u>1.00</u> = | <u>224.36</u> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| <u>12.70</u>      | x | <u>26.80</u> | x | <u>1.00</u> = | <u>340.36</u> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
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SUBJECT PROPERTY PHOTO ADDENDUM

|                                                |           |                          |
|------------------------------------------------|-----------|--------------------------|
| Borrower: Habitat for Humanity of Collin Co    |           | File No.: B-23708        |
| Property Address: 1104 Kings Row               |           | Case No.: 1104 Kings Row |
| City: McKinney                                 | State: TX | Zip: 75069-1483          |
| Lender: Habitat for Humanity for Collin County |           |                          |

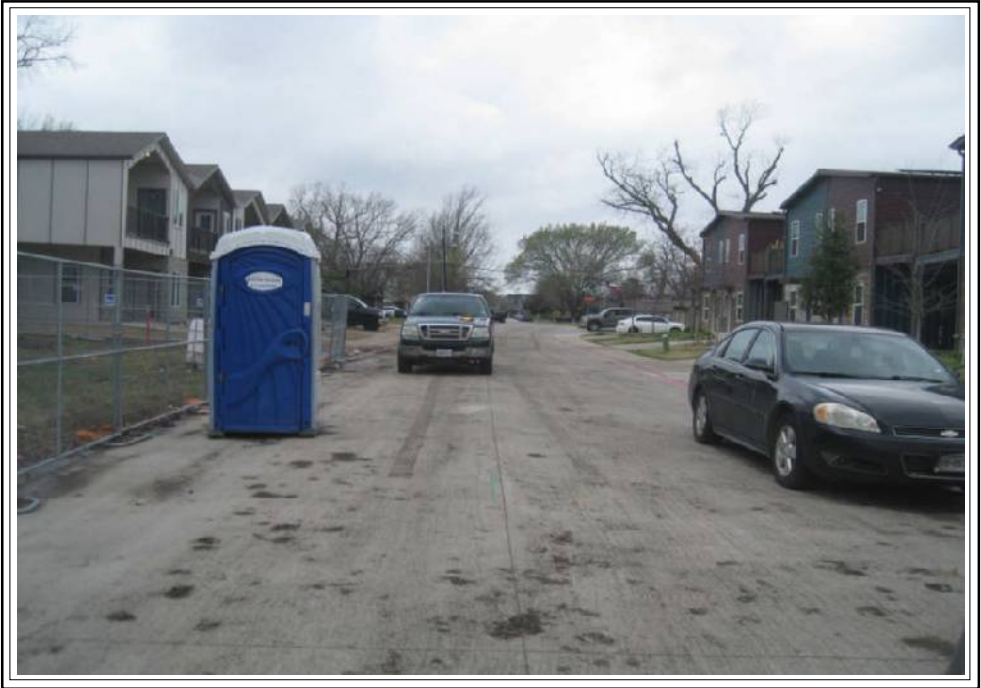


FRONT VIEW OF  
SUBJECT PROPERTY

Appraised Date: March 5, 2026  
Appraised Value: \$ 318,000



REAR VIEW OF  
SUBJECT PROPERTY



STREET SCENE

|                                                |           |                          |
|------------------------------------------------|-----------|--------------------------|
| Borrower: Habitat for Humanity of Collin Co    |           | File No.: B-23708        |
| Property Address: 1104 Kings Row               |           | Case No.: 1104 Kings Row |
| City: McKinney                                 | State: TX | Zip: 75069-1483          |
| Lender: Habitat for Humanity for Collin County |           |                          |

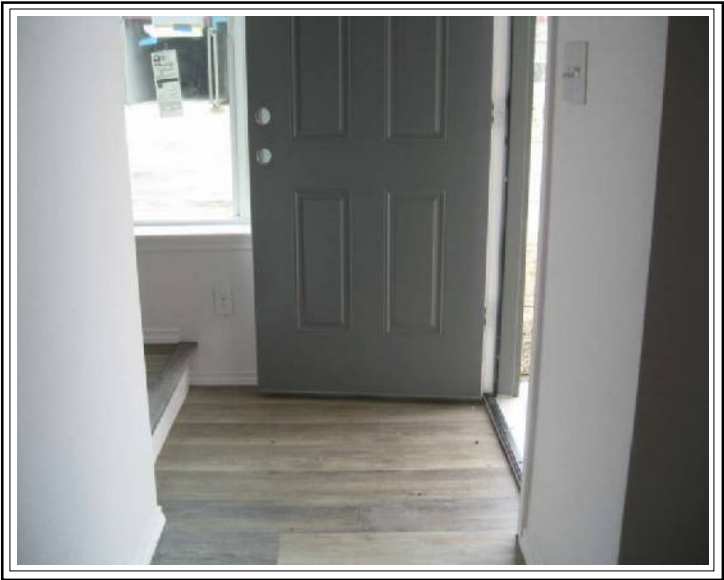


shows rear and top of second story



end

|                                                |                          |
|------------------------------------------------|--------------------------|
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| Property Address: 1104 Kings Row               | Case No.: 1104 Kings Row |
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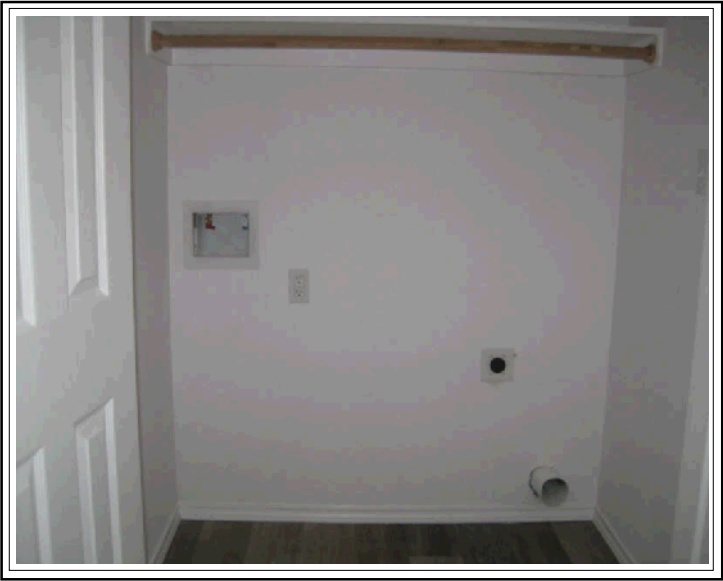
foyer



Living room



kitchen



utility



bedroom 1 lower level

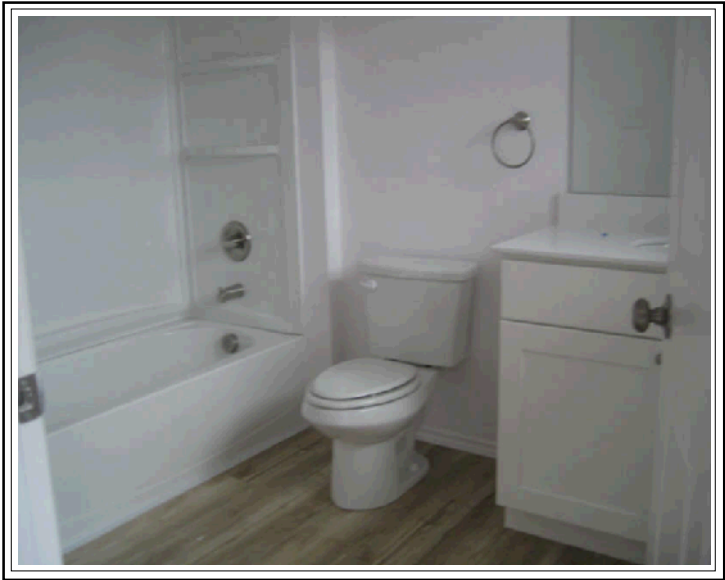


bath

|                                                |                          |
|------------------------------------------------|--------------------------|
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stairs



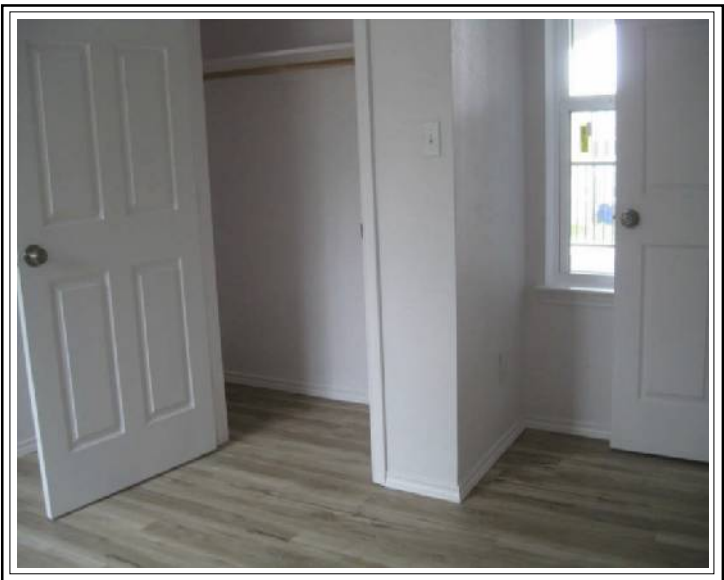
bath 2 up



sink in bath 2



patio 2nd level



bedroom 2 closet

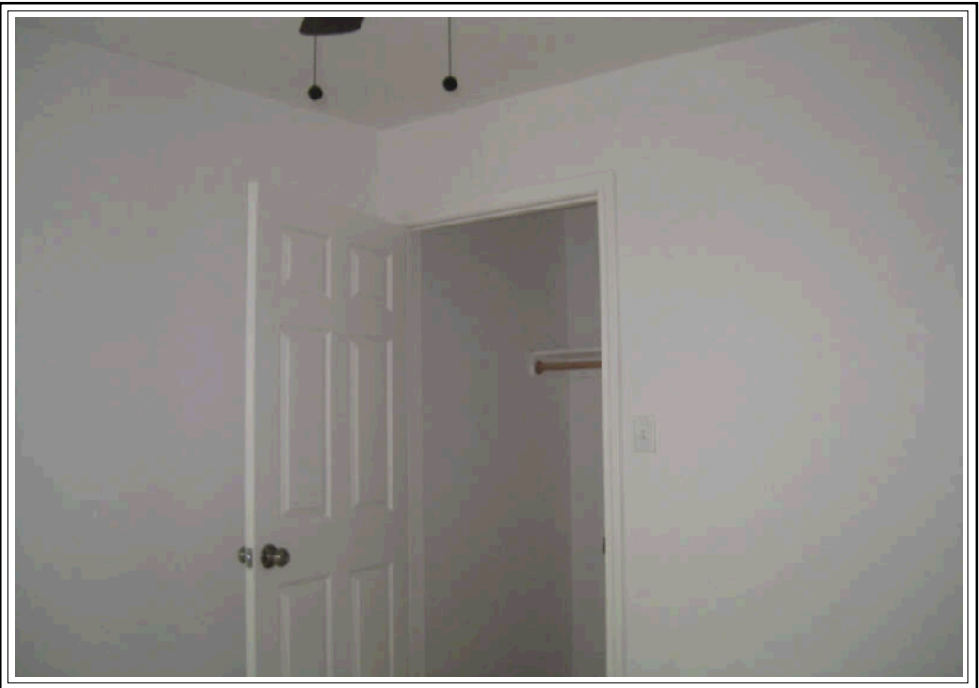


bedroom 2 other view

|                                                |           |                          |
|------------------------------------------------|-----------|--------------------------|
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| Lender: Habitat for Humanity for Collin County |           |                          |



bedroom 3



bedroom 3 closet



storage in carport

COMPARABLE PROPERTY PHOTO ADDENDUM

|                                                |           |                          |
|------------------------------------------------|-----------|--------------------------|
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| City: McKinney                                 | State: TX | Zip: 75069-1483          |
| Lender: Habitat for Humanity for Collin County |           |                          |



COMPARABLE SALE #1

1211 Garcia St  
Mckinney, TX 75069-4256  
Sale Date: s02/26;c01/26  
Sale Price: \$ 365,000



COMPARABLE SALE #2

2312 Brookview Dr  
Mckinney, TX 75072-3844  
Sale Date: s02/26;c01/26  
Sale Price: \$ 318,500

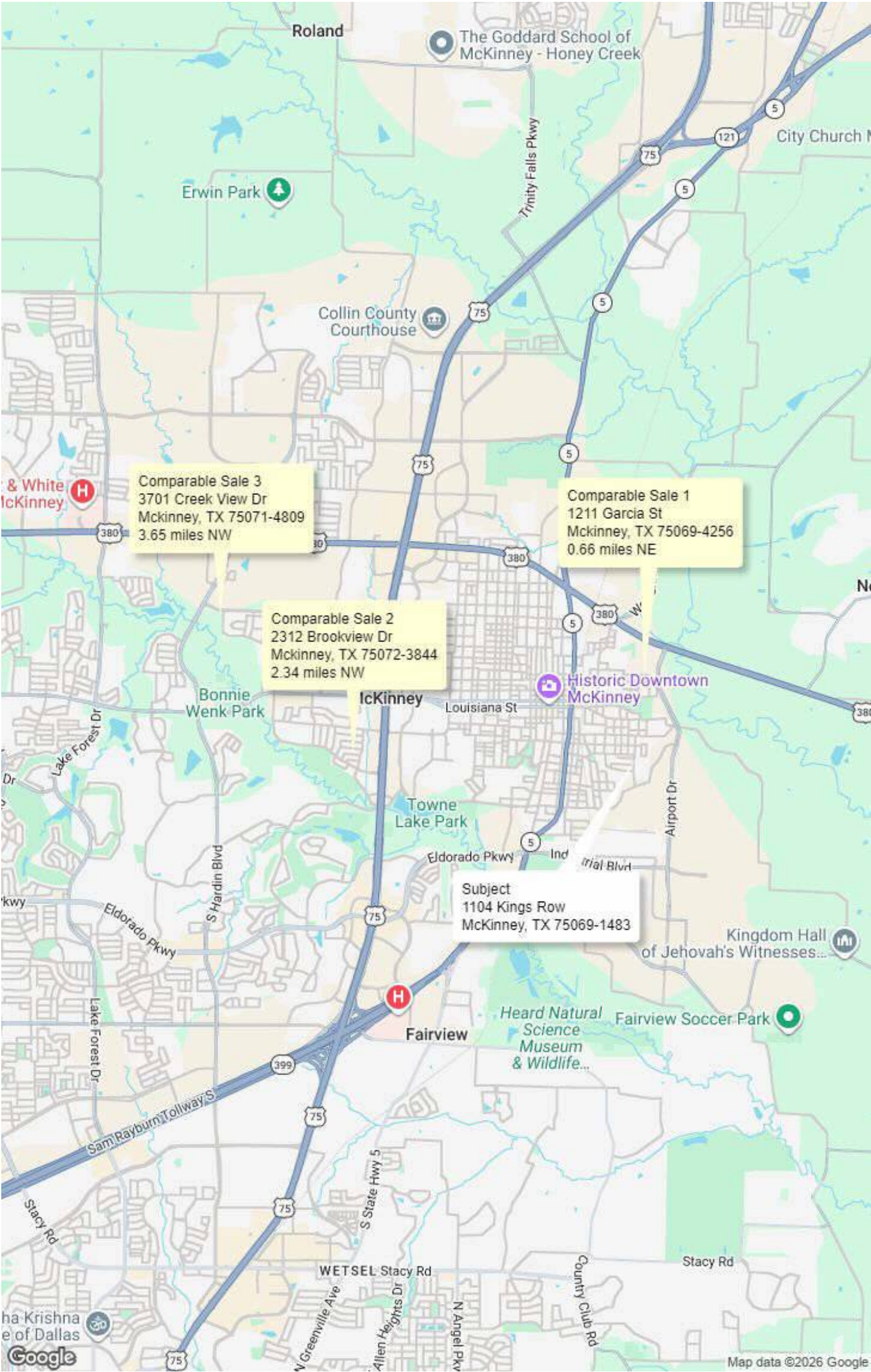


COMPARABLE SALE #3

3701 Creek View Dr  
Mckinney, TX 75071-4809  
Sale Date: s01/26;c11/25  
Sale Price: \$ 315,000

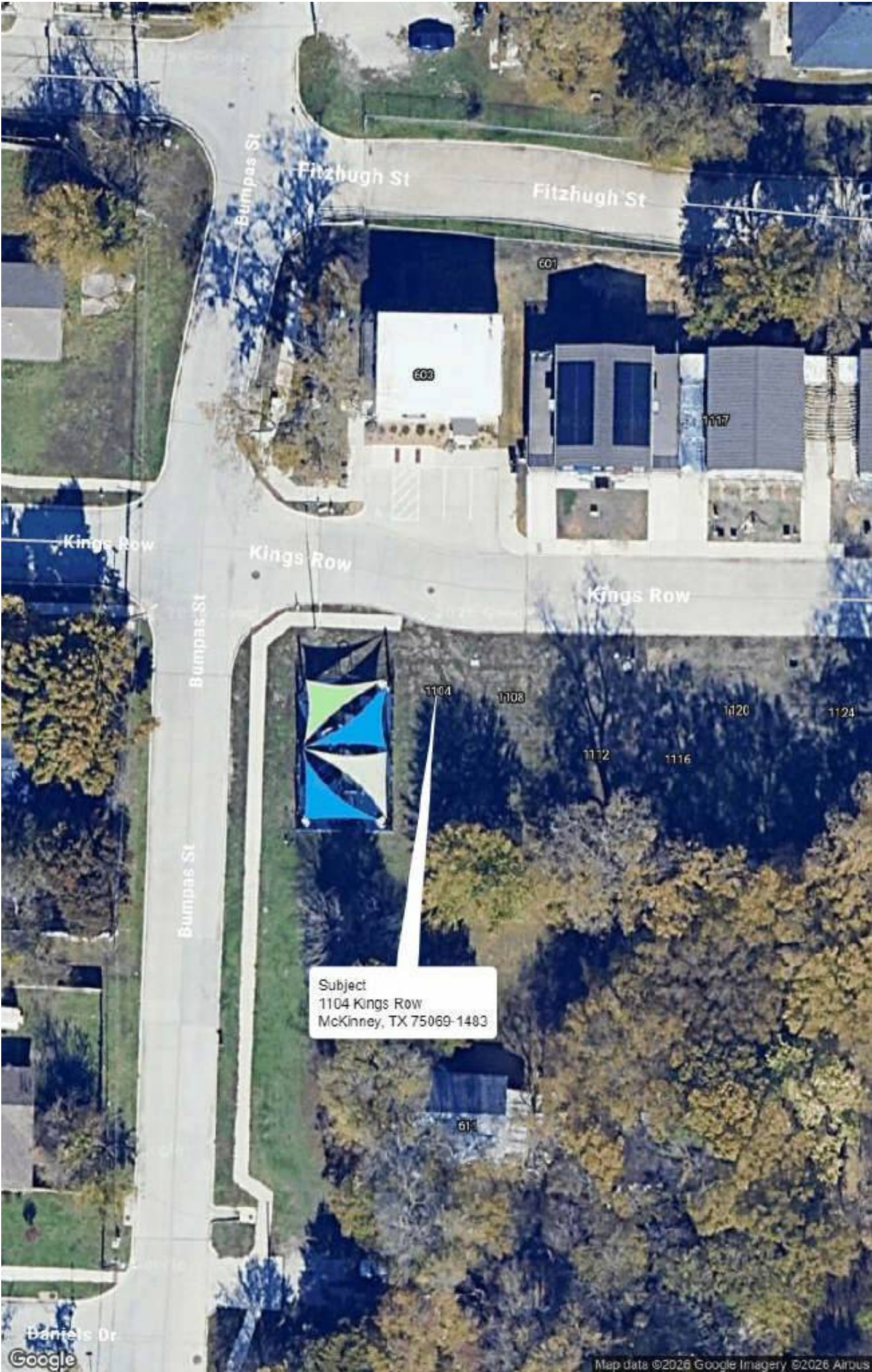
LOCATION MAP

|                                                |                          |
|------------------------------------------------|--------------------------|
| Borrower: Habitat for Humanity of Collin Co    | File No.: B-23708        |
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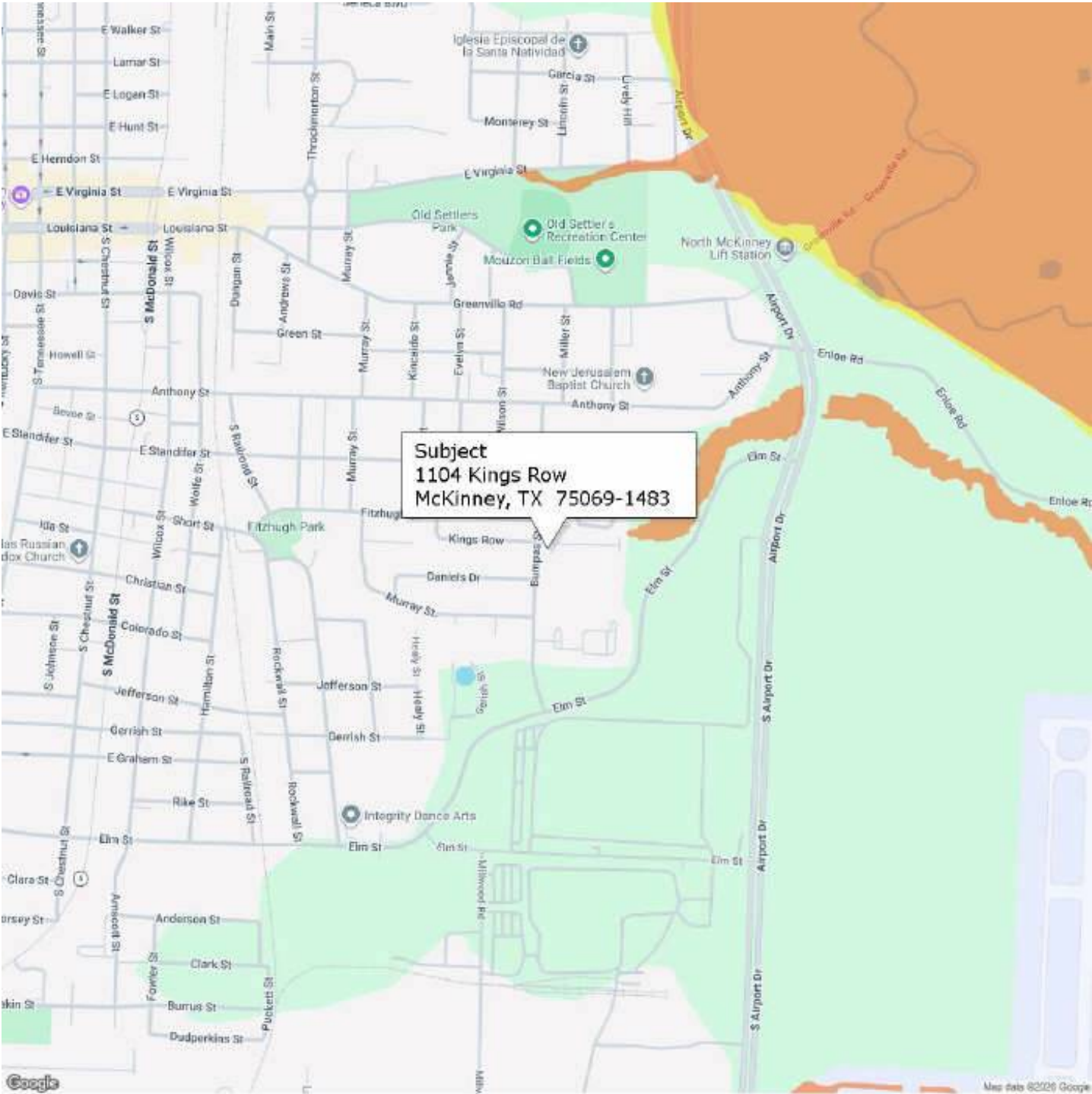
AERIAL MAP

|                                                |           |                          |
|------------------------------------------------|-----------|--------------------------|
| Borrower: Habitat for Humanity of Collin Co    |           | File No.: B-23708        |
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| City: McKinney                                 | State: TX | Zip: 75069-1483          |
| Lender: Habitat for Humanity for Collin County |           |                          |



FLOOD MAP

|                                                |                          |
|------------------------------------------------|--------------------------|
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| City: McKinney                                 | State: TX                |
| Lender: Habitat for Humanity for Collin County | Zip: 75069-1483          |



FLOOD INFORMATION

Community: City of McKinney  
Property is NOT in a FEMA Special Flood Hazard Area  
Map Number: 48085C0280J  
Panel: 48085C0280  
Zone: X  
Map Date: 06-02-2009  
FIPS: 48085  
Source: FEMA DFIRM

LEGEND

- = FEMA Special Flood Hazard Area – High Risk
- = Moderate and Minimal Risk Areas
- Road View:
  - = Forest
  - = Water

Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

|                                                |           |                          |
|------------------------------------------------|-----------|--------------------------|
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| Lender: Habitat for Humanity for Collin County |           |                          |



Aspen American Insurance Company  
Insurer (Referred to below as the "Company")  
499 Washington Boulevard, 8th Floor  
Jersey City, NJ 07310



Company's Program Administrator:  
LIA Administrators & Insurance Services  
1600 Anacapa Street  
Santa Barbara, CA 93108  
800-334-0652

APPRAISAL, VALUATION AND PROPERTY SERVICES  
PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

Date Issued: 4/3/2025      Policy Number: AAI008519-11      Previous Policy Number: AAI008519-10

THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE EXTENDED REPORTING PERIOD, IF APPLICABLE, FOR A WRONGFUL ACT COMMITTED ON OR AFTER THE RETROACTIVE DATE AND BEFORE THE END OF THE POLICY PERIOD. PLEASE READ THE POLICY CAREFULLY.

|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| 1.  | Customer ID: 163714<br>Named Insured:<br>BEATY APPRAISAL SERVICE<br>1140 Stacy Road<br>Fairview, TX 75069                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |
| 2.  | Policy Period: From: 05/03/2025 To: 05/03/2026<br>12:01 A.M. Standard Time at the address stated in 1 above.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |
| 3.  | Deductible: \$1000 Each Claim                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |
| 4.  | Retroactive Date: 05/03/2010                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |
| 5.  | Inception Date: 05/03/2015                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |
| 6.  | Limits of Liability: A. \$500,000 Each Claim<br>B. \$1,000,000 Aggregate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
| 7.  | Covered Professional Services (as defined in the Policy and/or by Endorsement):<br>Real Estate Appraisal and Valuation: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/><br>Residential Property: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/><br>Commercial Property: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/><br>Bodily Injury and Property Damage Caused<br>During Appraisal Inspection (\$100,000 Sub-Limit): Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> (If "yes", added by endorsement)<br>Right of Way Agent and Relocation: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/><br>Machinery and Equipment Valuation: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/><br>Personal Property Appraisal: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> (If "yes", added by endorsement)<br>Real Estate Sales/Brokerage: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> (If "yes", added by endorsement) |  |
| 8.  | Report Claims to: LIA Administrators & Insurance Services, 800-334-0652, P.O. Box 1319, 1600 Anacapa Street, Santa Barbara, CA 93102-1319                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |
| 9.  | Annual Premium: \$1,528.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |
| 10. | Forms attached at issue: LIA002 (04/19) ASPCO1122 0623 LIA TX (05/19) LIA TX NOT (05/19) LIA012 (06/22) LIA018 (05/19) LIA164 (05/19) LIA169 (12/21)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  |

This Declarations page, together with the completed and signed Policy Application including all attachments and thereto, and the Policy shall constitute the contract between the Named Insured and the Company.

04/03/2025  
Date

By   
Authorized Representative

LIA001 (05/22)

Page 1 of 1

|                                                |           |                          |
|------------------------------------------------|-----------|--------------------------|
| Borrower: Habitat for Humanity of Collin Co    |           | File No.: B-23708        |
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| City: McKinney                                 | State: TX | Zip: 75069-1483          |
| Lender: Habitat for Humanity for Collin County |           |                          |

KAREN LEE BEATY  
1140 STACY RD  
FAIRVIEW, TX 75069



**Licensed Residential  
Real Estate Appraiser**

**Appraiser: KAREN LEE BEATY**

**License #: 1329710-LR**

**License Expires: 10/31/2026**

Having provided satisfactory evidence of the qualifications required by the Texas Appraiser Licensing and Certification Act, Occupations Code, Chapter 1103, authorization is granted to use this title:  
Licensed Residential Real Estate Appraiser

For additional information or to file a complaint please contact TALCB at [www.talcb.texas.gov](http://www.talcb.texas.gov).

  
**Chelsea Buchholtz**  
**Executive Director**

|                                                |                          |
|------------------------------------------------|--------------------------|
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| Lender: Habitat for Humanity for Collin County | Zip: 75069-1483          |

1104 Kings Row, Mckinney, TX 75069-1482, Collin County

APN: R-12388-00B-0010-1    CLIP: 1117758628

|                                                                                   |            |            |            |            |           |
|-----------------------------------------------------------------------------------|------------|------------|------------|------------|-----------|
|  | Beds       | Full Baths | Half Baths | Sale Price | Sale Date |
|                                                                                   | 3          | 2          | N/A        | N/A        | N/A       |
|                                                                                   | Bldg Sq Ft | Lot Sq Ft  | Yr Built   | Type       |           |
|                                                                                   | 1,194      | 1,742      | 2025       | CHRTBL ORG |           |

| OWNER INFORMATION        |                                            |                   |       |
|--------------------------|--------------------------------------------|-------------------|-------|
| Owner Name               | Habitat For Humanity Of Collin Co<br>untly | Tax Billing Zip   | 75069 |
| Tax Billing Address      | 2060 Couch Dr                              | Tax Billing Zip+4 | 7313  |
| Tax Billing City & State | Mckinney, TX                               | Owner Occupied    | No    |

| LOCATION INFORMATION |                           |                                        |        |
|----------------------|---------------------------|----------------------------------------|--------|
| Location City        | Mckinney                  | Census Tract                           | 309.03 |
| School District      | Mckinney ISD              | Carrier Route                          | C006   |
| School District Code | Smc                       | Within 250 Feet of Multiple Flood Zone | No     |
| Subdivision          | Habitat Cotton Groves Add |                                        |        |

| TAX INFORMATION   |                                                    |       |   |
|-------------------|----------------------------------------------------|-------|---|
| Tax ID            | <a href="#">R-12388-00B-0010-1</a>                 | Lot   | 1 |
| Alternate Tax ID  | 2836680                                            | Block | B |
| Parcel ID         | R1238800B00101                                     |       |   |
| Legal Description | HABITAT COTTON GROVES ADDITION (CMC), BLK B, LOT 1 |       |   |

| ASSESSMENT & TAX            |            |             |            |
|-----------------------------|------------|-------------|------------|
| Assessment Year             | 2025       | 2024        | 2023       |
| Assessed Value - Total      | \$48,000   | \$40,000    | \$40,000   |
| Assessed Value - Land       |            | \$40,000    | \$40,000   |
| YOY Assessed Change (\$)    | \$8,000    | \$0         |            |
| YOY Assessed Change (%)     | 20%        | 0%          |            |
| Market Value - Total        | \$60,000   | \$40,000    | \$40,000   |
| Market Value - Land         | \$60,000   | \$40,000    | \$40,000   |
| Tax Year                    | Total Tax  | Change (\$) | Change (%) |
| 2023                        | \$714      |             |            |
| 2024                        | \$709      | -\$6        | -0.8%      |
| 2025                        | \$839      | \$130       | 18.36%     |
| Jurisdiction                | Tax Amount | Tax Type    | Tax Rate   |
| Mckinney City               | \$197.90   | Actual      | .41228     |
| Collin County               | \$71.68    | Actual      | .14934     |
| Collin Co Community College | \$38.99    | Actual      | .08122     |
| Mckinney ISD                | \$530.06   | Actual      | 1.1043     |
| Total Estimated Tax Rate    |            |             | 1.7471     |

| CHARACTERISTICS      |                         |              |               |
|----------------------|-------------------------|--------------|---------------|
| Land Use - Corelogic | Charitable Organization | Full Baths   | 2             |
| Land Use - State     | Public Charity          | Cooling Type | Central       |
| Land Use - County    | Public Charity          | Heat Type    | Central       |
| Estimated Lot Acres  | 0.04                    | Porch        | Covered Porch |
| Estimated Lot Sq Ft  | 1,742                   | Porch 1 Area | 61            |
| Building Sq Ft       | 1,194                   | Garage Type  | Carport       |
| Total Building Sq Ft | 1,194                   | Foundation   | Slab          |
| Stories              | 2                       | Construction | Wood          |
| # of Buildings       | 1                       | Interior     | Drywall       |
| Total Rooms          | 6                       | Exterior     | Brick         |
| Bedrooms             | 3                       | Floor Cover  | Carpet        |
| Total Baths          | 2                       | Year Built   | 2025          |

| FEATURES |
|----------|
|----------|

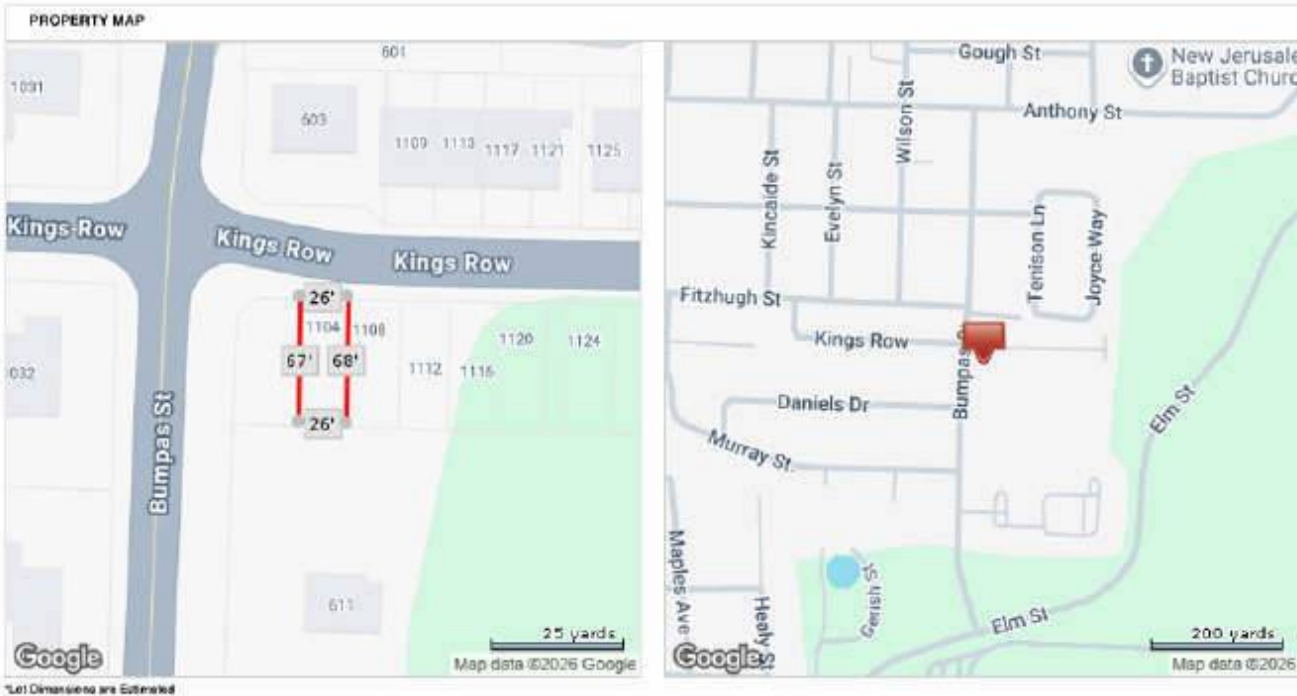
|                                                |  |                          |                 |
|------------------------------------------------|--|--------------------------|-----------------|
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| Lender: Habitat for Humanity for Collin County |  |                          |                 |

| Feature Type        | Unit | Size/Qty | Year Built |
|---------------------|------|----------|------------|
| Main Area           | S    | 659      | 2025       |
| Main Area 2nd Floor | S    | 535      | 2025       |
| Attached Carport    | S    | 262      | 2025       |
| Covrd Porch/Patio   | S    | 61       | 2025       |
| Covrd Porch/Patio   | S    | 262      | 2025       |
| Storage             | S    | 45       | 2025       |

| SELL SCORE  |                     |
|-------------|---------------------|
| Value As Of | 2026-03-01 06:32:52 |

| OWNER TRANSFER INFORMATION |                                            |
|----------------------------|--------------------------------------------|
| Owner Name                 | Habitat For Humanity Of Collin Co<br>untly |

| MORTGAGE HISTORY |              |
|------------------|--------------|
| Mortgage Date    | 03/07/2025   |
| Mortgage Amount  | \$1,264,000  |
| Mortgage Lender  | Benchmark Bk |
|                  | 08/10/2023   |
|                  | \$980,000    |
|                  | Benchmark Bk |



USPAP ADDENDUM

|                                                       |                       |                  |                             |
|-------------------------------------------------------|-----------------------|------------------|-----------------------------|
| Borrower: <u>Habitat for Humanity of Collin Co</u>    |                       |                  |                             |
| Property Address: <u>1104 Kings Row</u>               |                       |                  |                             |
| City: <u>McKinney</u>                                 | County: <u>Collin</u> | State: <u>TX</u> | Zip Code: <u>75069-1483</u> |
| Lender: <u>Habitat for Humanity for Collin County</u> |                       |                  |                             |

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: under 90 days.

Additional Certifications

- ☐ I have performed **NO** services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- ☒ I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

The subject was appraised on 9/5/2024 as proposed.

Additional Comments

APPRAISER:

Signature: Karen Beaty  
Name: Karen Beaty  
Date Signed: 03/09/2026  
State Certification #: \_\_\_\_\_  
or State License #: 1329710-LR  
or Other (describe): \_\_\_\_\_ State #: \_\_\_\_\_  
State: TX  
Expiration Date of Certification or License: 10/31/2026  
Effective Date of Appraisal: 03/05/2026

SUPERVISORY APPRAISER (only if required):

Signature: \_\_\_\_\_  
Name: \_\_\_\_\_  
Date Signed: \_\_\_\_\_  
State Certification #: \_\_\_\_\_  
or State License #: \_\_\_\_\_  
State: \_\_\_\_\_  
Expiration Date of Certification or License: \_\_\_\_\_  
Supervisory Appraiser inspection of Subject Property:  
☐ Did Not    ☐ Exterior-only from street    ☐ Interior and Exterior

|                                                |                          |
|------------------------------------------------|--------------------------|
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|                                                |           |                          |  |
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| Lender: Habitat for Humanity for Collin County |           |                          |  |

Mark Beaty

mark@beatyappraisal.com

Ph:

Prepared By Mark Beaty

March 08, 2026

Property Type is 'Residential'    Property Type is 'Residential'    Mls Status is 'Pending' 03/08/2026 to 12/08/2025    Mls Status is 'Closed' 03/08/2026 to 03/08/2025    Mls Status is one of 'Active', 'Active Contingent', 'Active KO', 'Active Option Contract'    State Or Province is one of 'Louisiana', 'Texas'    City is 'McKinney'    School District is 'McKinney ISD'    SqFt is 1250 to 1399

Market Analysis Summary | Residential

Listings as of 3/8/26 at 3:55 pm, Page 1 of 6

| #                | MLS #    | Address                | City     | Bd  | FBH/BTBT | Sqft  | YB    | GAR/CPT/CP | Pool  | Acres | \$/SqFt  | List Price | Sold Price | Sold Date | Sale/List | CDOM |
|------------------|----------|------------------------|----------|-----|----------|-------|-------|------------|-------|-------|----------|------------|------------|-----------|-----------|------|
| Listings: Active |          |                        |          |     |          |       |       |            |       |       |          |            |            |           |           |      |
| 1                | 21200560 | 511 Towerglen DR       | McKinney | 3   | 2/0/2    | 1,335 | 2025  | 2/0/2      | No    | 0.106 | \$205.99 | \$274,990  |            |           |           | 2    |
| 2                | 21177944 | 7609 Bluebell LN       | McKinney | 3   | 2/0/2    | 1,266 | 2022  | 2/0/2      | No    | 0.113 | \$228.28 | \$289,000  |            |           |           | 23   |
| 3                | 21167341 | 7421 Gray Wolf LN      | McKinney | 3   | 2/0/2    | 1,262 | 2021  | 2/0/2      | No    | 0.112 | \$235.34 | \$297,000  |            |           |           | 36   |
| 4                | 21000100 | 7708 Thornton DR       | McKinney | 3   | 2/0/2    | 1,260 | 2024  | 2/0/2      | No    | 0.148 | \$238.02 | \$299,900  |            |           |           | 236  |
| 5                | 21040657 | 3217 Mountain Lion AVE | McKinney | 3   | 2/0/2    | 1,262 | 2021  | 2/0/2      | No    | 0.101 | \$240.10 | \$303,000  |            |           |           | 188  |
| 6                | 21114411 | 901 Woodleigh DR       | McKinney | 4   | 2/1/3    | 1,330 | 1965  | 0/0/0      | No    | 0.163 | \$237.22 | \$315,500  |            |           |           | 110  |
| 7                | 21116363 | 1901 Ashland ST        | McKinney | 3   | 2/0/2    | 1,260 | 2024  | 2/0/2      | No    | 0.142 | \$263.97 | \$320,000  |            |           |           | 108  |
| 8                | 21194012 | 3712 Fireside LN       | McKinney | 2   | 2/0/2    | 1,317 | 2024  | 1/0/1      | No    | 0.127 | \$257.40 | \$339,000  |            |           |           | 7    |
| 9                | 21165253 | 405 Snowbird WAY       | McKinney | 2   | 2/0/2    | 1,274 | 2025  | 2/0/2      | No    | 0.140 | \$278.18 | \$354,400  |            |           |           | 39   |
| 10               | 21170889 | 413 Snowbird WAY       | McKinney | 2   | 2/0/2    | 1,396 | 2026  | 2/0/2      | No    | 0.149 | \$267.85 | \$373,920  |            |           |           | 32   |
| 11               | 21162457 | 1003 Oak ST            | McKinney | 3   | 2/0/2    | 1,365 | 1966  | 2/0/0      | No    | 0.130 | \$277.66 | \$379,000  |            |           |           | 44   |
| 12               | 21159441 | 117 Ida ST             | McKinney | 3   | 2/0/2    | 1,391 | 1960  | 0/1/1      | No    | 0.220 | \$287.56 | \$400,000  |            |           |           | 47   |
|                  |          |                        |          | Min | 2        | 2/0/2 | 1,260 | 1960       | 2/0/2 | 0.101 | \$205.99 | \$274,990  |            |           |           | 2    |
|                  |          |                        |          | Max | 4        | 2/1/3 | 1,396 | 2026       | 0/0/0 | 0.220 | \$287.56 | \$400,000  |            |           |           | 236  |
|                  |          |                        |          | Avg | 3        | 2/0/2 | 1,310 | 2011       | 2/1/2 | 0.138 | \$250.63 | \$328,809  |            |           |           | 73   |
|                  |          |                        |          | Med | 3        | 2/0/2 | 1,296 | 2023       | 2/0/2 | 0.135 | \$247.03 | \$317,750  |            |           |           | 42   |

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This represents an estimated sale price for this property. It is not the same as the opinion of value in an appraisal developed by a licensed appraiser under the Uniform Standards of Professional Appraisal Practice.

|                                                |           |                          |  |
|------------------------------------------------|-----------|--------------------------|--|
| Borrower: Habitat for Humanity of Collin Co    |           | File No.: B-23708        |  |
| Property Address: 1104 Kings Row               |           | Case No.: 1104 Kings Row |  |
| City: McKinney                                 | State: TX | Zip: 75069-1483          |  |
| Lender: Habitat for Humanity for Collin County |           |                          |  |

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March 08, 2026

Market Analysis Summary | Residential

Listings as of 3/8/26 at 3:55 pm, Page 2 of 6

| #                                | MLS #    | Address           | City     | Bd | FB/HB/TBT | Sqft  | YB   | GAR/CP/TCP | Pool | Acres | \$/SqFt  | List Price | Sold Price | Sold Date | Sale/List | CDOM |
|----------------------------------|----------|-------------------|----------|----|-----------|-------|------|------------|------|-------|----------|------------|------------|-----------|-----------|------|
| Listings: Active Option Contract |          |                   |          |    |           |       |      |            |      |       |          |            |            |           |           |      |
| 1                                | 21181700 | 2917 Kimbrough LN | McKinney | 3  | 2/0/2     | 1,369 | 2003 | 2/0/2      | No   | 0.130 | \$237.40 | \$325,000  |            |           |           | 20   |
| 2                                | 21170274 | 2508 Gabriel DR   | McKinney | 3  | 2/0/2     | 1,399 | 2005 | 2/0/2      | No   | 0.150 | \$239.46 | \$335,000  |            |           |           | 31   |
|                                  |          | Min               |          | 3  | 2/0/2     | 1,369 | 2003 | 2/0/2      |      | 0.130 | \$237.40 | \$325,000  |            |           |           | 20   |
|                                  |          | Max               |          | 3  | 2/0/2     | 1,399 | 2005 | 2/0/2      |      | 0.150 | \$239.46 | \$335,000  |            |           |           | 31   |
|                                  |          | Avg               |          | 3  | 2/0/2     | 1,384 | 2004 | 2/0/2      |      | 0.140 | \$238.43 | \$330,000  |            |           |           | 26   |
|                                  |          | Med               |          | 3  | 2/0/2     | 1,384 | 2004 | 2/0/2      |      | 0.140 | \$238.43 | \$330,000  |            |           |           | 26   |
| Listings: Active Contingent      |          |                   |          |    |           |       |      |            |      |       |          |            |            |           |           |      |
| 1                                | 21166303 | 212 Neilson ST    | McKinney | 3  | 2/0/2     | 1,360 | 1957 | 0/0/0      | No   | 0.187 | \$143.38 | \$195,000  |            |           |           | 37   |
|                                  |          | Min               |          | 3  | 2/0/2     | 1,360 | 1957 | 0/0/0      |      | 0.187 | \$143.38 | \$195,000  |            |           |           | 37   |
|                                  |          | Max               |          | 3  | 2/0/2     | 1,360 | 1957 | 0/0/0      |      | 0.187 | \$143.38 | \$195,000  |            |           |           | 37   |
|                                  |          | Avg               |          | 3  | 2/0/2     | 1,360 | 1957 | 0/0/0      |      | 0.187 | \$143.38 | \$195,000  |            |           |           | 37   |
|                                  |          | Med               |          | 3  | 2/0/0     | 1,360 | 1957 | 0/0/0      |      | 0.187 | \$143.38 | \$195,000  |            |           |           | 37   |

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Listings as of 3/8/26 at 3:55 pm, Page 3 of 6

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|-------------------|----------|---------------------|----------|-----|-----------|-------|-------|------------|-------|-------|----------|------------|------------|-----------|-----------|------|
| Listings: Pending |          |                     |          |     |           |       |       |            |       |       |          |            |            |           |           |      |
| 1                 | 21131033 | 5515 Chasewood DR   | McKinney | 3   | 2/0/2     | 1,335 | 2025  | 2/0/2      | No    | 0.106 | \$211.98 | \$282,590  |            |           |           | 64   |
| 2                 | 21149006 | 7513 Gray Wolf LN   | McKinney | 3   | 2/0/2     | 1,262 | 2021  | 2/2/2      | No    | 0.110 | \$232.96 | \$294,000  |            |           |           | 40   |
| 3                 | 21153863 | 906 Park Row CIR    | McKinney | 3   | 2/0/2     | 1,271 | 1998  | 2/0/2      | No    | 0.140 | \$247.84 | \$315,000  |            |           |           | 15   |
| 4                 | 21107424 | 9913 Dove Valley DR | McKinney | 2   | 2/0/2     | 1,396 | 2025  | 2/0/2      | No    | 0.149 | \$274.17 | \$382,740  |            |           |           | 113  |
|                   |          |                     |          | Min | 2         | 2/0/2 | 1,262 | 1998       | 2/0/2 | 0.106 | \$211.98 | \$282,590  |            |           |           | 15   |
|                   |          |                     |          | Max | 3         | 2/0/2 | 1,396 | 2025       | 2/0/2 | 0.149 | \$274.17 | \$382,740  |            |           |           | 113  |
|                   |          |                     |          | Avg | 3         | 2/0/2 | 1,316 | 2017       | 2/2/2 | 0.126 | \$241.74 | \$318,683  |            |           |           | 58   |
|                   |          |                     |          | Med | 3         | 2/0/2 | 1,303 | 2023       | 2/1/2 | 0.125 | \$240.40 | \$304,500  |            |           |           | 52   |

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Market Analysis Summary | Residential

Listings as of 3/8/26 at 3:55 pm, Page 4 of 6

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|------------------|----------|----------------------|----------|----|-----------|-------|------|------------|------|-------|----------|------------|------------|------------|-----------|------|
| Listings: Closed |          |                      |          |    |           |       |      |            |      |       |          |            |            |            |           |      |
| 1                | 20964682 | 801 Woodleigh DR     | McKinney | 3  | 1/1/2     | 1,296 | 1960 | 2/0/2      | No   | 0.250 | \$133.87 | \$172,500  | \$173,500  | 09/05/2025 | 100.6%    | 34   |
| 2                | 20845194 | 801 S Tennessee ST   | McKinney | 3  | 1/1/2     | 1,283 | 1958 | 0/2/0      | No   | 0.166 | \$198.75 | \$249,000  | \$255,000  | 03/21/2025 | 102.4%    | 5    |
| 3                | 20900314 | 141 Redbud TRL       | McKinney | 3  | 2/0/2     | 1,338 | 1960 | 2/0/2      | No   | 0.230 | \$195.59 | \$260,000  | \$261,700  | 05/29/2025 | 100.7%    | 18   |
| 4                | 21014619 | 1620 Parlar ST       | McKinney | 3  | 2/0/2     | 1,260 | 2025 | 2/0/2      | No   | 0.132 | \$207.70 | \$320,499  | \$261,700  | 10/13/2025 | 81.7%     | 330  |
| 5                | 21076933 | 3500 Great Egret WAY | McKinney | 3  | 2/0/2     | 1,262 | 2023 | 2/0/2      | No   | 0.220 | \$209.19 | \$284,999  | \$264,000  | 01/20/2026 | 92.6%     | 40   |
| 6                | 20907809 | 7525 Jackrabbit AVE  | McKinney | 3  | 2/0/2     | 1,262 | 2021 | 2/0/2      | No   | 0.136 | \$209.98 | \$280,000  | \$265,000  | 05/23/2025 | 94.6%     | 114  |
| 7                | 20888684 | 404 Joyce WAY        | McKinney | 3  | 2/0/2     | 1,346 | 2005 | 1/0/2      | No   | 0.110 | \$204.31 | \$270,000  | \$275,000  | 06/05/2025 | 101.9%    | 4    |
| 8                | 20942198 | 1312 N Graves ST     | McKinney | 3  | 1/1/2     | 1,270 | 1966 | 2/0/2      | No   | 0.200 | \$224.92 | \$295,000  | \$287,000  | 12/03/2025 | 97.3%     | 156  |
| 9                | 20994957 | 7700 Marshall LN     | McKinney | 3  | 2/0/2     | 1,260 | 2025 | 2/0/2      | No   | 0.132 | \$227.86 | \$316,999  | \$287,100  | 09/26/2025 | 90.6%     | 254  |
| 10               | 21067141 | 7709 Rutherford LN   | McKinney | 3  | 2/0/2     | 1,260 | 2025 | 2/0/2      | No   | 0.132 | \$229.37 | \$333,889  | \$289,000  | 12/15/2025 | 86.6%     | 36   |
| 11               | 20752497 | 5111 Gentle Rain DR  | McKinney | 3  | 2/0/2     | 1,351 | 2024 | 2/0/2      | No   | 0.110 | \$214.66 | \$297,990  | \$290,000  | 04/10/2025 | 97.3%     | 131  |
| 12               | 21026408 | 7213 Jackrabbit AVE  | McKinney | 3  | 2/0/2     | 1,266 | 2021 | 2/0/2      | No   | 0.107 | \$229.07 | \$299,999  | \$290,000  | 10/03/2025 | 96.7%     | 24   |
| 13               | 20936372 | 1600 Baugh ST        | McKinney | 3  | 2/0/2     | 1,260 | 2025 | 2/0/2      | No   | 0.132 | \$231.75 | \$301,249  | \$292,000  | 07/28/2025 | 96.9%     | 208  |
| 14               | 20932196 | 7748 Ruellia RD      | McKinney | 3  | 2/0/2     | 1,262 | 2022 | 2/0/2      | No   | 0.106 | \$233.76 | \$305,000  | \$295,000  | 08/20/2025 | 96.7%     | 66   |
| 15               | 20990487 | 2701 Douglas DR      | McKinney | 3  | 2/0/2     | 1,314 | 2003 | 2/0/2      | No   | 0.130 | \$224.51 | \$299,000  | \$295,000  | 08/07/2025 | 98.7%     | 5    |
| 16               | 21042002 | 1625 Parlar ST       | McKinney | 3  | 2/0/2     | 1,260 | 2025 | 2/0/2      | No   | 0.132 | \$236.47 | \$301,499  | \$297,950  | 10/17/2025 | 98.8%     | 312  |
| 17               | 20929472 | 607 Dogwood TRL      | McKinney | 3  | 1/1/2     | 1,266 | 1993 | 2/0/2      | No   | 0.140 | \$236.18 | \$299,000  | \$299,000  | 10/17/2025 | 100.0%    | 135  |
| 18               | 21009414 | 1608 Parlar ST       | McKinney | 3  | 2/0/2     | 1,260 | 2025 | 2/0/2      | No   | 0.132 | \$238.10 | \$300,849  | \$300,000  | 10/16/2025 | 99.7%     | 260  |
| 19               | 21014102 | 7757 Ruellia RD      | McKinney | 3  | 2/0/2     | 1,262 | 2022 | 2/0/2      | No   | 0.106 | \$237.72 | \$300,000  | \$300,000  | 09/26/2025 | 100.0%    | 45   |
| 20               | 20859767 | 906 Park Row CIR     | McKinney | 3  | 2/0/2     | 1,271 | 1998 | 2/0/2      | No   | 0.140 | \$239.97 | \$305,000  | \$305,000  | 06/05/2025 | 100.0%    | 69   |
| 21               | 20794796 | 1604 Poplar LN       | McKinney | 3  | 2/0/2     | 1,260 | 2024 | 2/0/2      | No   | 0.132 | \$242.86 | \$314,999  | \$306,000  | 03/27/2025 | 97.1%     | 83   |
| 22               | 20794809 | 1620 Poplar LN       | McKinney | 3  | 2/0/2     | 1,260 | 2024 | 2/0/2      | No   | 0.132 | \$244.44 | \$314,999  | \$308,000  | 03/24/2025 | 97.8%     | 81   |
| 23               | 20881255 | 1651 Lercara LN      | McKinney | 3  | 2/0/2     | 1,260 | 2025 | 2/0/2      | No   | 0.132 | \$245.15 | \$308,884  | \$308,884  | 06/05/2025 | 100.0%    | 209  |
| 24               | 20971187 | 1620 Baugh ST        | McKinney | 3  | 2/0/2     | 1,260 | 2025 | 2/0/2      | No   | 0.132 | \$246.11 | \$310,099  | \$310,099  | 07/21/2025 | 100.0%    | 237  |
| 25               | 20908767 | 704 N Tennessee ST   | McKinney | 3  | 2/0/2     | 1,376 | 1950 | 0/0/0      | No   | 0.182 | \$226.02 | \$350,000  | \$311,000  | 08/08/2025 | 88.9%     | 75   |
| 26               | 20864914 | 712 Inland LN        | McKinney | 3  | 2/0/2     | 1,252 | 1990 | 2/0/2      | No   | 0.150 | \$249.20 | \$317,500  | \$312,000  | 05/23/2025 | 98.3%     | 41   |
| 27               | 20912503 | 1659 Lercara LN      | McKinney | 3  | 2/0/2     | 1,260 | 2025 | 2/0/2      | No   | 0.132 | \$248.89 | \$313,346  | \$313,346  | 07/01/2025 | 100.0%    | 178  |
| 28               | 20965328 | 3701 Creek View DR   | McKinney | 2  | 2/0/2     | 1,312 | 2015 | 2/1/2      | No   | 0.132 | \$240.09 | \$332,400  | \$315,000  | 01/13/2026 | 94.8%     | 215  |
| 29               | 20828139 | 7917 Clements ST     | McKinney | 3  | 2/0/2     | 1,260 | 2024 | 2/0/2      | No   | 0.161 | \$250.79 | \$315,999  | \$315,999  | 04/03/2025 | 100.0%    | 10   |

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| #                | MLS #    | Address              | City     | Bd | FB/HB/TBT | Sqft  | YB   | GAR/CATCP | Pool | Acres | \$/SqFt  | List Price | Sold Price | Sold Date  | Sale/List | CDOM |
|------------------|----------|----------------------|----------|----|-----------|-------|------|-----------|------|-------|----------|------------|------------|------------|-----------|------|
| Listings: Closed |          |                      |          |    |           |       |      |           |      |       |          |            |            |            |           |      |
| 30               | 20911501 | 7516 Continental DR  | McKinney | 3  | 2/0/2     | 1,264 | 2019 | 2/0/2     | No   | 0.115 | \$250.00 | \$325,000  | \$316,000  | 06/17/2025 | 97.2%     | 53   |
| 31               | 20908866 | 706 N Tennessee ST   | McKinney | 2  | 2/0/2     | 1,344 | 1950 | 0/0/0     | No   | 0.163 | \$235.86 | \$350,000  | \$317,000  | 08/08/2025 | 90.6%     | 75   |
| 32               | 20855792 | 7904 Rutherford LN   | McKinney | 3  | 2/0/2     | 1,260 | 2024 | 2/0/2     | No   | 0.132 | \$251.98 | \$301,999  | \$317,500  | 04/28/2025 | 105.1%    | 33   |
| 33               | 21012103 | 1609 N College ST    | McKinney | 4  | 1/1/2     | 1,352 | 1996 | 0/0/0     | No   | 0.180 | \$235.21 | \$325,000  | \$318,000  | 10/14/2025 | 97.8%     | 53   |
| 34               | 21146418 | 2312 Brookview DR    | McKinney | 3  | 2/0/2     | 1,354 | 1998 | 2/0/2     | No   | 0.090 | \$235.23 | \$325,000  | \$318,500  | 02/11/2026 | 98.0%     | 2    |
| 35               | 20885886 | 1912 Poplar LN       | McKinney | 3  | 2/0/2     | 1,260 | 2023 | 2/0/2     | No   | 0.127 | \$253.57 | \$319,500  | \$319,500  | 07/07/2025 | 100.0%    | 76   |
| 36               | 20918427 | 7821 Gus Wilson DR   | McKinney | 3  | 2/0/2     | 1,260 | 2024 | 2/0/2     | No   | 0.258 | \$253.57 | \$319,500  | \$319,500  | 07/11/2025 | 100.0%    | 55   |
| 37               | 21039689 | 214 Franklin AVE     | McKinney | 4  | 2/0/2     | 1,330 | 1956 | 0/0/0     | No   | 0.190 | \$240.23 | \$319,500  | \$319,500  | 10/15/2025 | 100.0%    | 21   |
| 38               | 20985567 | 5404 Devils River DR | McKinney | 3  | 2/0/2     | 1,373 | 2003 | 2/0/2     | No   | 0.140 | \$233.07 | \$320,000  | \$320,000  | 08/25/2025 | 100.0%    | 22   |
| 39               | 20983203 | 1103 W Virginia ST   | McKinney | 2  | 1/0/1     | 1,384 | 1950 | 0/1/1     | No   | 0.115 | \$231.21 | \$330,000  | \$320,000  | 12/05/2025 | 97.0%     | 92   |
| 40               | 20831302 | 408 W Graham ST      | McKinney | 3  | 2/0/2     | 1,343 | 1983 | 2/0/2     | No   | 0.140 | \$242.00 | \$325,000  | \$325,000  | 03/17/2025 | 100.0%    | 17   |
| 41               | 20875894 | 215 Gwendola DR      | McKinney | 3  | 2/0/2     | 1,371 | 1982 | 2/0/2     | No   | 0.180 | \$237.05 | \$300,000  | \$325,000  | 04/25/2025 | 108.3%    | 4    |
| 42               | 20885809 | 623 Blue Ridge ST    | McKinney | 3  | 2/0/2     | 1,252 | 1993 | 2/0/2     | No   | 0.150 | \$260.30 | \$318,999  | \$325,899  | 05/02/2025 | 102.2%    | 22   |
| 43               | 21084155 | 803 Park View AVE    | McKinney | 3  | 2/0/2     | 1,256 | 1992 | 2/0/2     | No   | 0.140 | \$263.54 | \$317,900  | \$331,000  | 11/18/2025 | 104.1%    | 9    |
| 44               | 21083853 | 1004 West ST         | McKinney | 3  | 1/0/1     | 1,264 | 1959 | 2/1/3     | No   | 0.382 | \$268.99 | \$349,500  | \$340,000  | 12/11/2025 | 97.3%     | 31   |
| 45               | 20900694 | 504 Anthony ST       | McKinney | 3  | 2/0/2     | 1,263 | 2001 | 0/4/4     | No   | 0.140 | \$277.12 | \$359,990  | \$350,000  | 05/21/2025 | 97.2%     | 5    |
| 46               | 20930773 | 504 Mozart WAY       | McKinney | 2  | 2/1/3     | 1,287 | 2004 | 2/0/2     | No   | 0.050 | \$275.84 | \$350,000  | \$355,000  | 06/23/2025 | 101.4%    | 79   |
| 47               | 21124002 | 1211 Garcia ST       | McKinney | 3  | 2/0/2     | 1,268 | 2015 | 2/0/2     | No   | 0.163 | \$287.85 | \$375,000  | \$365,000  | 02/12/2026 | 97.3%     | 38   |
| 48               | 20929196 | 611 S Church ST      | McKinney | 3  | 2/0/2     | 1,337 | 1970 | 3/0/3     | No   | 0.130 | \$276.74 | \$360,000  | \$370,000  | 06/05/2025 | 97.4%     | 4    |
| 49               | 20824729 | 1004 N College ST    | McKinney | 3  | 1/0/1     | 1,279 | 1950 | 0/0/0     | No   | 0.150 | \$301.02 | \$395,000  | \$385,000  | 03/17/2025 | 97.5%     | 40   |
| 50               | 20966226 | 109 S Graves ST      | McKinney | 3  | 2/0/2     | 1,285 | 1965 | 1/0/1     | No   | 0.180 | \$307.39 | \$415,000  | \$395,000  | 07/29/2025 | 95.2%     | 71   |
| 51               | 21072532 | 907 Hill ST          | McKinney | 2  | 2/0/2     | 1,322 | 1925 | 2/0/2     | No   | 0.206 | \$298.79 | \$399,000  | \$395,000  | 11/24/2025 | 99.0%     | 27   |
| 52               | 21027498 | 512 Titus ST         | McKinney | 3  | 1/0/1     | 1,331 | 1965 | 0/0/0     | No   | 0.200 | \$306.54 | \$420,000  | \$408,000  | 10/16/2025 | 97.1%     | 35   |
| 53               | 20926273 | 811 1/2 Cedar ST     | McKinney | 3  | 2/0/2     | 1,294 | 1962 | 1/0/1     | No   | 0.320 | \$332.30 | \$439,900  | \$430,000  | 06/12/2025 | 97.7%     | 25   |
| 54               | 20862951 | 107 S Graves ST      | McKinney | 2  | 1/0/1     | 1,399 | 1961 | 2/2/2     | No   | 0.350 | \$314.51 | \$475,000  | \$440,000  | 07/25/2025 | 92.6%     | 119  |
| 55               | 21151412 | 408 N Chestnut ST    | McKinney | 3  | 2/0/2     | 1,360 | 1951 | 0/0/0     | No   | 0.230 | \$323.53 | \$455,000  | \$440,000  | 02/27/2026 | 96.7%     | 46   |
| 56               | 20885785 | 607 S College ST     | McKinney | 3  | 1/0/1     | 1,381 | 1950 | 0/0/0     | No   | 0.525 | \$332.19 | \$475,000  | \$458,750  | 04/11/2025 | 96.6%     | 2    |
| 57               | 20901804 | 1107 W Hunt ST       | McKinney | 2  | 2/0/2     | 1,307 | 1953 | 1/0/1     | No   | 0.160 | \$372.90 | \$495,000  | \$487,500  | 05/16/2025 | 98.5%     | 9    |

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|----|------------------|------------------|-----------|----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
|    |                  |                  | Min       | 2                                                                                      | 1/0/1                                                                                         | 1,252                                                                                    | 1925                                                                                   | 2/0/2                                                                                          |                                                                                          | 0.050                                                                                     | \$133.87                                                                                     | \$172,500                                                                                        | \$173,500                                                                                        |                                                                                                 | 81.7%                                                                                           | 2                                                                                          |
|    |                  |                  | Max       | 4                                                                                      | 2/1/3                                                                                         | 1,399                                                                                    | 2025                                                                                   | 0/0/0                                                                                          |                                                                                          | 0.525                                                                                     | \$372.99                                                                                     | \$495,000                                                                                        | \$487,500                                                                                        |                                                                                                 | 106.3%                                                                                          | 330                                                                                        |
|    |                  |                  | Avg       | 3                                                                                      | 2/0/2                                                                                         | 1,296                                                                                    | 1994                                                                                   | 3/4/4                                                                                          |                                                                                          | 0.167                                                                                     | \$250.10                                                                                     | \$332,482                                                                                        | \$324,472                                                                                        |                                                                                                 | 97.8%                                                                                           | 78                                                                                         |
|    |                  |                  | Med       | 3                                                                                      | 2/0/2                                                                                         | 1,271                                                                                    | 2001                                                                                   | 2/0/2                                                                                          |                                                                                          | 0.140                                                                                     | \$240.23                                                                                     | \$318,999                                                                                        | \$315,999                                                                                        |                                                                                                 | 97.8%                                                                                           | 45                                                                                         |
| 76 | Total Listings   | Average for all: | 3         | 2/0/2                                                                                  | 1,303                                                                                         | 1998                                                                                     | 2/0/2                                                                                  |                                                                                                | 0.160                                                                                    | \$248.03                                                                                  | \$329,302                                                                                    | \$324,472                                                                                        |                                                                                                  | 97.8%                                                                                           | 74                                                                                              |                                                                                            |
|    |                  | Median for all:  | 3         | 2/0/2                                                                                  | 1,278                                                                                         | 2005                                                                                     | 2/0/2                                                                                  |                                                                                                | 0.140                                                                                    | \$240.09                                                                                  | \$318,450                                                                                    | \$315,999                                                                                        |                                                                                                  | 97.8%                                                                                           | 41                                                                                              |                                                                                            |
|    |                  |                  | Min       | Max                                                                                    | Avg                                                                                           | Med                                                                                      |                                                                                        |                                                                                                |                                                                                          |                                                                                           |                                                                                              |                                                                                                  |                                                                                                  |                                                                                                 |                                                                                                 |                                                                                            |
|    | Quick Statistics | List Price       | \$172,500 | \$495,000                                                                              | \$329,302                                                                                     | \$318,450                                                                                |                                                                                        |                                                                                                |                                                                                          |                                                                                           |                                                                                              |                                                                                                  |                                                                                                  |                                                                                                 |                                                                                                 |                                                                                            |
|    |                  | Sale Price       | \$173,500 | \$487,500                                                                              | \$324,472                                                                                     | \$315,999                                                                                |                                                                                        |                                                                                                |                                                                                          |                                                                                           |                                                                                              |                                                                                                  |                                                                                                  |                                                                                                 |                                                                                                 |                                                                                            |
|    |                  | Sale / List      | 81.7%     | 106.3%                                                                                 | 97.8%                                                                                         | 97.8%                                                                                    |                                                                                        |                                                                                                |                                                                                          |                                                                                           |                                                                                              |                                                                                                  |                                                                                                  |                                                                                                 |                                                                                                 |                                                                                            |

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This represents an estimated sale price for this property. It is not the same as the opinion of value in an appraisal developed by a licensed appraiser under the Uniform Standards of Professional Appraisal Practice.

Organizational Budget

**Item Description**

**Two Years Prior**

Clientele Fees

\$

Federal Grants, including those from other municipalities

\$

City of McKinney Grants

\$

Collin County Grants

\$

McKinney Independent School District

\$

United Way Grants

\$

All Other Grants

\$

Donations

\$

Fundraisers

\$

Miscellaneous

\$

**Total \$ 0.00**

**Organization Expenses**

**Item Description**

**Two Years Prior**

Personnel

\$

Operational

\$

Occupancy

\$

Other Expenses

\$

**Total \$ 0.00**



# Statement of Activity

Habitat for Humanity of Collin County  
July, 2025-March, 2026

|                                                  | Total                 |
|--------------------------------------------------|-----------------------|
| <b>Income</b>                                    |                       |
| 4000 Unrestricted Contributions                  |                       |
| 4005 Individual Contributions - UR               | 72,243.67             |
| 4010 Business Contributions - UR                 | 58,035.51             |
| 4015 Church Contributions - UR                   | 13,000.00             |
| 4020 Foundation Contributions - UR               | 137,157.16            |
| 4025 Agency Contributions - UR                   | 64,617.38             |
| <b>Total for 4000 Unrestricted Contributions</b> | <b>\$345,053.72</b>   |
| 4200 Grant Income                                |                       |
| 4210 Government Grants                           | 641,867.02            |
| 4215 Other Grants                                | 32,634.32             |
| <b>Total for 4200 Grant Income</b>               | <b>\$674,501.34</b>   |
| 4300 Other Income                                | 47,454.92             |
| 4301 Other Income R                              | 2,556.13              |
| 4320 Interest Income                             | 252.42                |
| 4325 Sale to Homeowners                          | 1,330,386.00          |
| 4400 ReStore Net Income                          |                       |
| 4405 ReStore Sales                               | 438,867.07            |
| <b>Total for 4400 ReStore Net Income</b>         | <b>\$438,867.07</b>   |
| <b>Total for Income</b>                          | <b>\$2,839,071.60</b> |
| <b>Cost of Goods Sold</b>                        |                       |
| 4410 ReStore COGS                                | 20,570.90             |
| Channel selling fees                             |                       |
| PayPal fees                                      | 11.76                 |
| <b>Total for Channel selling fees</b>            | <b>\$11.76</b>        |
| <b>Total for Cost of Goods Sold</b>              | <b>\$20,582.66</b>    |
| <b>Gross Profit</b>                              | <b>\$2,818,488.94</b> |
| <b>Expenses</b>                                  |                       |
| 5000 Salary & Wages                              |                       |
| 5005 Contract Labor                              | 26,321.55             |
| 5010 Employee Benefits                           | 13,270.75             |
| 5020 Health Insurance                            | 60,899.80             |
| 5025 Payroll Taxes                               | 71,357.30             |
| 5030 PEO Expense                                 | 28,825.45             |
| 5040 Wages                                       | 793,313.05            |

# Statement of Activity

Habitat for Humanity of Collin County  
July, 2025-March, 2026

|                                                   | Total                 |
|---------------------------------------------------|-----------------------|
| 5045 Workers Comp                                 | 6,856.22              |
| <b>Total for 5000 Salary &amp; Wages</b>          | <b>\$1,000,844.12</b> |
| 5100 Employee Related                             |                       |
| 5105 Staff Appreciation                           | 910.69                |
| 5110 Staff Development                            | 791.10                |
| <b>Total for 5100 Employee Related</b>            | <b>\$1,701.79</b>     |
| 5200 Fleet Expense                                |                       |
| 5205 Gas                                          | 8,060.34              |
| 5210 Parking/Tolls                                | 1,183.48              |
| 5220 Vehicle Insurance                            | 20,259.25             |
| 5225 Vehicle Rental                               | 1,222.98              |
| 5230 Vehicle Repairs & Maint                      | 6,214.62              |
| <b>Total for 5200 Fleet Expense</b>               | <b>\$36,940.67</b>    |
| 5300 Marketing & Advertising                      |                       |
| 5305 Advertising                                  | 302.53                |
| 5310 Printing & Publications                      | 1,176.93              |
| 5315 Promotional                                  | 550.00                |
| 5320 Website Maintenance                          | 2,177.22              |
| 5325 Special Events                               | 4,149.93              |
| <b>Total for 5300 Marketing &amp; Advertising</b> | <b>\$8,356.61</b>     |
| 5400 Meetings                                     | \$68.94               |
| 5405 Board Related Expenses                       | 1,576.03              |
| 5415 External Meetings                            | 3,718.47              |
| <b>Total for 5400 Meetings</b>                    | <b>\$5,363.44</b>     |
| 5500 Travel                                       |                       |
| 5515 Travel Expenses                              | 546.23                |
| <b>Total for 5500 Travel</b>                      | <b>\$546.23</b>       |
| 5600 Occupancy Expense                            |                       |
| 5605 Bldg Repairs & Maint                         | 1,965.89              |
| 5610 Insurance-Bldg                               | 4,922.00              |
| 5615 Builder's Risk Insurance                     | 45,440.50             |
| 5625 Security System                              | 1,187.37              |
| 5630 Storage                                      | 2,925.00              |
| 5635 Utilities                                    | 50,909.43             |
| 5640 Office Repairs & Maintenance                 | 6,001.29              |

# Statement of Activity

Habitat for Humanity of Collin County  
July, 2025-March, 2026

|                                                           | Total                 |
|-----------------------------------------------------------|-----------------------|
| 5650 Office Services                                      | 374.60                |
| <b>Total for 5600 Occupancy Expense</b>                   | <b>\$113,726.08</b>   |
| 5700 Administrative Expenses                              |                       |
| 5655 Office Equipment Leases                              | 8,687.34              |
| 5705 Telephone/Fax/Internet                               | 15,751.12             |
| 5710 Consulting                                           | 80,770.54             |
| 5715 Office Supplies                                      | 4,143.55              |
| 5720 Postage and Delivery                                 | 1,655.71              |
| 5725 Accounting/Auditing Fees                             | 12,768.95             |
| 5730 Late Fee Charges                                     | 177.24                |
| 5735 Bank and Credit Card Fees                            | 8,967.66              |
| 5740 Bad Debt Expense                                     | 62.54                 |
| 5745 Dues & Subscriptions                                 | 50,699.92             |
| <b>Total for 5700 Administrative Expenses</b>             | <b>\$183,684.57</b>   |
| 5800 Program Services - Mission Specific                  | \$532,391.38          |
| 5805 Brush With Kindness                                  | 110,905.55            |
| 5810 Construction Costs - General                         | 1,473.14              |
| 5815 Equipment & Tools Repair/Service                     | 303.47                |
| 5825 Cotton Groves Expense                                | 1,704.45              |
| 5835 Small Tools                                          | 902.25                |
| 5840 Warranty Expense                                     | 175.00                |
| 5855 Volunteer Support                                    | 370.12                |
| <b>Total for 5800 Program Services - Mission Specific</b> | <b>\$648,225.36</b>   |
| 5905 Interest Expense and Finance Charges                 | 92,595.37             |
| 5930 Other Expense                                        | 10,291.53             |
| Channel expenses (deleted)                                |                       |
| PayPal expense (deleted)                                  | 0.32                  |
| <b>Total for Channel expenses (deleted)</b>               | <b>\$0.32</b>         |
| <b>Total for Expenses</b>                                 | <b>\$2,102,276.09</b> |
| <b>Net Operating Income</b>                               | <b>\$716,212.85</b>   |
| Other Income                                              |                       |
| 4345 GIK Material Donations                               | 7,185.07              |
| <b>Total for Other Income</b>                             | <b>\$7,185.07</b>     |
| Other Expenses                                            |                       |
| 5915 HFH International 2.0                                | 69,000.00             |
| 5935 Depreciation Expense                                 | 81,640.48             |

# Statement of Activity

Habitat for Humanity of Collin County  
July, 2025-March, 2026

|                                   | Total                |
|-----------------------------------|----------------------|
| 6000 Construction Costs CIP       | 202,824.59           |
| 6300 Other Expenses               | 10,476.63            |
| 9998 Reconciliation Discrepancies | 979.19               |
| <b>Total for Other Expenses</b>   | <b>\$364,920.89</b>  |
| <b>Net Other Income</b>           | <b>-\$357,735.82</b> |
| <b>Net Income</b>                 | <b>\$358,477.03</b>  |



## INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of  
Habitat for Humanity of Collin County

### **Report on the Audit of the Financial Statements**

#### ***Opinion***

We have audited the financial statements of Habitat for Humanity of Collin County, which comprise the statement of financial position as of June 30, 2025, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Habitat for Humanity of Collin County as of June 30, 2025, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

#### ***Basis for Opinion***

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Habitat for Humanity of Collin County and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### ***Responsibilities of Management for the Financial Statements***

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Habitat for Humanity of Collin County's ability to continue as a going concern for one year after the date that the financial statements are issued.

#### ***Auditor's Responsibilities for the Audit of the Financial Statements***

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

### OFFICE LOCATIONS

TEXAS | Waco | Temple | Hillsboro | Houston

NEW MEXICO | Albuquerque

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Habitat for Humanity of Collin County's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Habitat for Humanity of Collin County's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

***Report on Summarized Comparative Information***

We have previously audited the Habitat for Humanity of Collin County's June 30, 2024 financial statements, and we expressed an unmodified audit opinion on those financial statements in our report dated June 25, 2025. In our opinion, the summarized comparative information presented herein as of and for the year ended June 30, 2024, is consistent, in all material respects, with the audited financial statements from which it has been derived.

*Pattillo, Brown & Hill, L.L.P.*

Waco, Texas  
March 10, 2026

**HABITAT FOR HUMANITY  
OF COLLIN COUNTY**

**FINANCIAL STATEMENTS**

**FOR THE YEARS ENDED  
JUNE 30, 2023 AND 2022**

**WITH INDEPENDENT AUDITOR'S REPORT**



HABITAT FOR HUMANITY OF COLLIN COUNTY

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## INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of  
Habitat for Humanity of Collin County

### **Report on the Audit of the Financial Statements**

#### ***Opinion***

We have audited the financial statements of Habitat for Humanity of Collin County, which comprise the statement of financial position as of June 30, 2023, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Habitat for Humanity of Collin County as of June 30, 2023, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

#### ***Basis for Opinion***

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Habitat for Humanity of Collin County and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### ***Responsibilities of Management for the Financial Statements***

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Habitat for Humanity of Collin County's ability to continue as a going concern for one year after the date that the financial statements are issued.

#### ***Auditor's Responsibilities for the Audit of the Financial Statements***

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

### OFFICE LOCATIONS

TEXAS | Waco | Temple | Hillsboro | Houston

NEW MEXICO | Albuquerque

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Habitat for Humanity of Collin County's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Habitat for Humanity of Collin County's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

#### ***Report on Summarized Comparative Information***

We have previously audited the Habitat for Humanity of Collin County's June 30, 2022 financial statements, and we expressed an unmodified audit opinion on those financial statements in our report dated January 27, 2023. In our opinion, the summarized comparative information presented herein as of and for the year ended June 30, 2022, is consistent, in all material respects, with the audited financial statements from which it has been derived.

*Pattillo, Brown & Hill, L.L.P.*

Waco, Texas  
June 25, 2024

## **FINANCIAL STATEMENTS**

**HABITAT FOR HUMANITY OF COLLIN COUNTY****STATEMENTS OF FINANCIAL POSITION**

JUNE 30, 2023 AND 2022

|                                                              | <u>2023</u>          | <u>2022</u>          |
|--------------------------------------------------------------|----------------------|----------------------|
| <b>ASSETS</b>                                                |                      |                      |
| <b>CURRENT ASSETS</b>                                        |                      |                      |
| Cash and cash equivalents                                    | \$ 15,207            | \$ 353,006           |
| Restricted cash                                              | 6,190                | 171,870              |
| Contributions receivable                                     | 87,639               | 105,039              |
| Inventory - ReStore                                          | 222,233              | 202,382              |
| Inventory - land held for development                        | 1,352,643            | 657,868              |
| Non-interest bearing mortgages receivable, current portion   | 403,957              | 410,905              |
| TDHCA Boot Strap agency receivables, current portion         | 140,317              | 144,534              |
| Due from ReStore                                             | 42,396               | 24,912               |
| Prepaid expenses                                             | 14,230               | 14,780               |
| Other receivables                                            | <u>42,203</u>        | <u>40,781</u>        |
| Total current assets                                         | <u>2,327,015</u>     | <u>2,126,077</u>     |
| <b>LONG-TERM ASSETS</b>                                      |                      |                      |
| Property and equipment (net)                                 | 2,086,189            | 1,204,632            |
| Contributions receivable                                     | 40,000               | 28,840               |
| Non-interest bearing mortgages receivable, long-term portion | 5,533,731            | 5,906,110            |
| TDHCA Boot Strap agency receivables, long-term portion       | 2,002,214            | 2,125,429            |
| HBA agency receivable                                        | 8,023                | 10,099               |
| Discount on non-interest bearing mortgage                    | ( 3,571,730)         | ( 3,787,006)         |
| Construction in progress                                     | <u>2,562,036</u>     | <u>2,755,385</u>     |
| Total long-term assets                                       | <u>8,660,463</u>     | <u>8,243,489</u>     |
| Total assets                                                 | <u>\$ 10,987,478</u> | <u>\$ 10,369,566</u> |
| <b>LIABILITIES AND NET ASSETS</b>                            |                      |                      |
| <b>LIABILITIES</b>                                           |                      |                      |
| Accounts payable and accrued expenses                        | \$ 604,412           | \$ 232,001           |
| Escrow-mortgage holders                                      | 12,398               | 174,050              |
| Due to TDHCA Boot Strap, current portion                     | 140,317              | 144,534              |
| Line of credit                                               | 508,600              | 415,675              |
| Notes payable, current portion (net of discount)             | <u>1,103,233</u>     | <u>537,284</u>       |
| Total current liabilities                                    | <u>2,368,960</u>     | <u>1,503,544</u>     |
| <b>LONG-TERM LIABILITIES</b>                                 |                      |                      |
| Due to TDHCA Bootstrap, long-term portion                    | 2,053,835            | 2,120,247            |
| Due to HBA                                                   | 145                  | 895                  |
| Notes payable, long-term portion (net of discount)           | <u>1,419,363</u>     | <u>1,596,845</u>     |
| Total long-term liabilities                                  | <u>3,473,343</u>     | <u>3,717,987</u>     |
| Total liabilities                                            | <u>5,842,303</u>     | <u>5,221,531</u>     |
| <b>NET ASSETS</b>                                            |                      |                      |
| Without donor restriction                                    | 5,017,473            | 4,859,606            |
| With donor restriction                                       | <u>127,702</u>       | <u>288,429</u>       |
| Total net assets                                             | <u>5,145,175</u>     | <u>5,148,035</u>     |
| Total liabilities and net assets                             | <u>\$ 10,987,478</u> | <u>\$ 10,369,566</u> |

**The accompanying notes are an integral part of these financial statements.**

# HABITAT FOR HUMANITY OF COLLIN COUNTY

## STATEMENTS OF ACTIVITIES

FOR THE YEARS ENDED JUNE 30, 2023 AND 2022

|                                       | Without donor<br>restriction | With donor<br>restriction | 2023<br>Total       | 2022<br>Total       |
|---------------------------------------|------------------------------|---------------------------|---------------------|---------------------|
| <b>REVENUE AND OTHER SUPPORT</b>      |                              |                           |                     |                     |
| Grants                                | \$ 714,329                   | \$ 302,101                | \$ 1,016,430        | \$ 1,184,890        |
| Contributions                         | 472,425                      | 171,808                   | 644,233             | 653,399             |
| Contributions - non cash              | 21,431                       | -                         | 21,431              | 35,099              |
| Donated materials                     | 971,929                      | -                         | 971,929             | 1,107,738           |
| Discount amortization                 | 250,422                      | -                         | 250,422             | 355,199             |
| Transfers to homeowners               | 122,715                      | -                         | 122,715             | 391,600             |
| ReStore sales                         | 1,574,250                    | -                         | 1,574,250           | 1,551,614           |
| Miscellaneous                         | 102,024                      | -                         | 102,024             | 55,160              |
| Interest income                       | 1,225                        | -                         | 1,225               | 356                 |
| Net assets released from restrictions | <u>634,636</u>               | <u>( 634,636)</u>         | <u>-</u>            | <u>-</u>            |
| Total revenue and other support       | <u>4,865,386</u>             | <u>( 160,727)</u>         | <u>4,704,659</u>    | <u>5,335,055</u>    |
| <b>EXPENSES</b>                       |                              |                           |                     |                     |
| Home ownership program                | 1,406,382                    | -                         | 1,406,382           | 1,569,798           |
| ReStore program                       | 2,624,283                    | -                         | 2,624,283           | 2,686,118           |
| Fundraising                           | 273,333                      | -                         | 273,333             | 272,364             |
| Management and administrative         | <u>403,521</u>               | <u>-</u>                  | <u>403,521</u>      | <u>342,732</u>      |
| Total expenses                        | <u>4,707,519</u>             | <u>-</u>                  | <u>4,707,519</u>    | <u>4,871,012</u>    |
| <b>OTHER INCOME/(EXPENSES)</b>        |                              |                           |                     |                     |
| Gain on disposition of assets         | <u>-</u>                     | <u>-</u>                  | <u>-</u>            | <u>102,748</u>      |
| <b>CHANGE IN NET ASSETS</b>           | 157,867                      | ( 160,727)                | ( 2,860)            | 566,791             |
| <b>NET ASSETS, BEGINNING OF YEAR</b>  | 4,859,606                    | 288,429                   | 5,148,035           | 4,882,707           |
| <b>PRIOR PERIOD ADJUSTMENT</b>        | <u>-</u>                     | <u>-</u>                  | <u>-</u>            | <u>( 301,463)</u>   |
| <b>NET ASSETS, END OF YEAR</b>        | <u>\$ 5,017,473</u>          | <u>\$ 127,702</u>         | <u>\$ 5,145,175</u> | <u>\$ 5,148,035</u> |

The accompanying notes are an integral part of these financial statements.

# HABITAT FOR HUMANITY OF COLLIN COUNTY

## STATEMENT OF FUNCTIONAL EXPENSES

FOR THE YEAR ENDED JUNE 30, 2023

|                                        | Program Services  |              | Support Services |                                  | Total        |
|----------------------------------------|-------------------|--------------|------------------|----------------------------------|--------------|
|                                        | Home<br>Ownership | ReStore      | Fundraising      | Management and<br>Administrative | 2023         |
| Bad debt expense                       | \$ 654            | \$ -         |                  | \$ -                             | \$ 654       |
| Bank charges                           | -                 | -            | -                | 3,255                            | 3,255        |
| Conference, convention, meetings       | 1,184             | 930          | 1,370            | 714                              | 4,198        |
| Consulting                             | -                 | -            | -                | 78,977                           | 78,977       |
| Contract labor                         | -                 | -            | 5,040            | 1,500                            | 6,540        |
| Credit card fees                       | -                 | 33,439       | 3,575            | 984                              | 37,998       |
| Depreciation expense                   | 40,201            | 65,256       | -                | 5,947                            | 111,404      |
| Dues and subscriptions                 | 5,222             | 5,333        | 11,523           | 11,745                           | 33,823       |
| Equipment lease                        | 1,409             | 2,325        | 831              | 1,084                            | 5,649        |
| Fleet Expense                          | 15,540            | 33,522       | 485              | 228                              | 49,775       |
| Insurance                              | 23,148            | 47,336       | 2,714            | 2,714                            | 75,912       |
| Interest expense                       | 1,413             | -            | 2,775            | 47,813                           | 52,001       |
| Materials and supplies                 | 188,495           | 1,215,365    | -                | -                                | 1,403,860    |
| Miscellaneous                          | -                 | -            | -                | 2,155                            | 2,155        |
| Mortgage discount                      | 35,143            | -            | -                | -                                | 35,143       |
| Office expenses                        | 5,862             | 15,283       | 2,391            | 6,402                            | 29,938       |
| Postage                                | 452               | 423          | 730              | 1,991                            | 3,596        |
| Printing, promotions, and advertising  | 5,486             | 38,874       | 22,740           | 389                              | 67,489       |
| Professional fees                      | 4,920             | 5,535        | -                | 1,845                            | 12,300       |
| Program expenses                       | 417,616           | -            | -                | -                                | 417,616      |
| Rent - warehouse/Plano ReStore/storage | -                 | 261,071      | -                | -                                | 261,071      |
| Repairs & Maintenance                  | 7,948             | 26,755       | 2,408            | 2,408                            | 39,519       |
| Salaries and benefits                  | 607,207           | 750,490      | 211,317          | 224,107                          | 1,793,121    |
| Telephone                              | 4,987             | 7,549        | 1,717            | 5,630                            | 19,883       |
| HfH International tithe/SOSI fee       | 26,000            | -            | -                | -                                | 26,000       |
| Travel                                 | 969               | 2,669        | 804              | 720                              | 5,162        |
| Utilities                              | 12,526            | 112,128      | 2,913            | 2,913                            | 130,480      |
| Total expenses                         | \$ 1,406,382      | \$ 2,624,283 | \$ 273,333       | \$ 403,521                       | \$ 4,707,519 |

The accompanying notes are an integral part of these financial statements.

# HABITAT FOR HUMANITY OF COLLIN COUNTY

## STATEMENT OF FUNCTIONAL EXPENSES

FOR THE YEAR ENDED JUNE 30, 2022

|                                        | Program Services |              | Support Services |                | Total        |
|----------------------------------------|------------------|--------------|------------------|----------------|--------------|
|                                        | Home             |              |                  | Management and |              |
|                                        | Ownership        | ReStore      | Fundraising      | Administrative | 2022         |
| Bank charges                           | \$ -             | \$ -         | \$ -             | \$ 2,831       | \$ 2,831     |
| Conference, convention, meetings       | 2,917            | 1,565        | 2,462            | 1,471          | 8,415        |
| Consulting                             | 5,229            | -            | -                | 18,914         | 24,143       |
| Contract labor                         | 1,740            | -            | -                | 20,952         | 22,692       |
| Credit card fees                       | 1,024            | 30,658       | 5,212            | 1,246          | 38,140       |
| Depreciation expense                   | 12,683           | 66,223       | -                | 6,541          | 85,447       |
| Dues and subscriptions                 | 8,776            | 3,935        | 7,919            | 8,655          | 29,285       |
| Equipment lease                        | 1,509            | 2,454        | 907              | 1,213          | 6,083        |
| Fleet Expense                          | 31,664           | 43,020       | 113              | 720            | 75,517       |
| Insurance                              | 20,412           | 36,618       | 2,457            | 2,456          | 61,943       |
| Interest expense                       | 838              | -            | -                | 38,868         | 39,706       |
| Materials and supplies                 | 412,398          | 1,319,113    | -                | -              | 1,731,511    |
| Miscellaneous                          | -                | -            | -                | 989            | 989          |
| Mortgage discount                      | 178,063          | -            | -                | -              | 178,063      |
| Office expenses                        | 4,718            | 23,351       | 1,316            | 8,482          | 37,867       |
| Postage                                | 536              | 414          | 3,058            | 2,801          | 6,809        |
| Printing, promotions, and advertising  | 5,580            | 40,055       | 25,500           | 136            | 71,271       |
| Professional fees                      | 4,720            | 5,310        | -                | 1,770          | 11,800       |
| Program expenses                       | 234,252          | -            | -                | -              | 234,252      |
| Rent - warehouse/Plano ReStore/storage | -                | 238,571      | -                | -              | 238,571      |
| Repairs and maintenance                | 3,402            | 41,219       | 4,918            | 4,916          | 54,455       |
| Salaries and benefits                  | 570,669          | 712,149      | 214,860          | 208,016        | 1,705,694    |
| Telephone                              | 6,240            | 13,062       | 859              | 6,554          | 26,715       |
| HfH International tithe/SOSI fee       | 50,000           | -            | -                | -              | 50,000       |
| Travel                                 | 1,961            | 498          | 509              | 2,927          | 5,895        |
| Utilities                              | 10,467           | 107,903      | 2,274            | 2,274          | 122,918      |
| Total expenses                         | \$ 1,569,798     | \$ 2,686,118 | \$ 272,364       | \$ 342,732     | \$ 4,871,012 |

The accompanying notes are an integral part of these financial statements.

# HABITAT FOR HUMANITY OF COLLIN COUNTY

## STATEMENTS OF CASH FLOWS

FOR THE YEARS ENDED JUNE 30, 2023 AND 2022

|                                                                                            | <u>2023</u>       | <u>2022</u>         |
|--------------------------------------------------------------------------------------------|-------------------|---------------------|
| <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>                                                |                   |                     |
| Change in net assets                                                                       | \$( 2,860)        | \$ 566,791          |
| Adjustments to reconcile change in net assets<br>to net cash used by operating activities: |                   |                     |
| Depreciation expense                                                                       | 111,404           | 85,447              |
| Discount amortization-mortgages                                                            | ( 250,422)        | ( 355,199)          |
| Transfer to homeowners                                                                     | ( 110,651)        | ( 383,500)          |
| Gain on the disposal of assets                                                             | -                 | ( 102,748)          |
| Effect of changes in assets and liabilities:                                               |                   |                     |
| (Increase) decrease in inventories - (lots)                                                | ( 694,775)        | 112,392             |
| (Increase) decrease in inventories - (resale)                                              | ( 19,851)         | 6,598               |
| (Increase) decrease in contributions receivable                                            | 6,240             | 61,430              |
| (Increase) decrease in agency receivable                                                   | 58,129            | ( 5,352)            |
| (Increase) decrease in other receivables                                                   | ( 18,356)         | 44,546              |
| (Increase) decrease in homes under construction                                            | 193,349           | ( 1,132,864)        |
| Increase (decrease) in accounts payable and accrued expenses                               | <u>210,759</u>    | <u>70,338</u>       |
| Net cash used by operating activities                                                      | <u>( 517,034)</u> | <u>( 1,032,121)</u> |
| <b>CASH FLOWS FROM INVESTING ACTIVITIES</b>                                                |                   |                     |
| Net proceeds/purchases of land, building and equipment                                     | ( 992,961)        | 87,007              |
| Net loan proceeds/payments                                                                 | 481,392           | 292,530             |
| Mortgage payments received                                                                 | <u>525,110</u>    | <u>916,059</u>      |
| Net cash provided by investing activities                                                  | <u>13,541</u>     | <u>1,295,596</u>    |
| <b>NET INCREASE IN CASH AND CASH EQUIVALENTS</b>                                           | ( 503,493)        | 263,475             |
| <b>CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR</b>                                        | <u>524,876</u>    | <u>261,401</u>      |
| <b>CASH AND CASH EQUIVALENTS, END OF YEAR</b>                                              | \$ <u>21,383</u>  | \$ <u>524,876</u>   |
| <b>SUPPLEMENTAL DISCLOSURES OF CASH FLOW INFORMATION</b>                                   |                   |                     |
| Issuance of non-interest bearing mortgage loans                                            | \$ 110,651        | \$ 383,500          |
| Discount on non-interest bearing mortgages loans                                           | ( 35,143)         | ( 178,063)          |
| Transfers to homeowners subject to non-interest bearing mortgage loans                     | \$ <u>75,508</u>  | \$ <u>205,437</u>   |
| Cash paid for interest                                                                     | \$ <u>52,001</u>  | \$ <u>39,706</u>    |

The accompanying notes are an integral part of these financial statements.

# HABITAT FOR HUMANITY OF COLLIN COUNTY

## NOTES TO FINANCIAL STATEMENTS

JUNE 30, 2023

### 1. ORGANIZATION

Habitat for Humanity of Collin County, Inc., (the "Habitat") is a not-for-profit interdenominational organization whose purpose is to encourage, promote and assist in the building and rehabilitation of housing for ownership by low-income persons in the Collin County area of north Texas. The Habitat is an affiliate of Habitat for Humanity International, Inc., located in Americus, Georgia.

Effective July 1, 2018, North Collin County Habitat for Humanity and South Collin County Habitat for Humanity merged to form Habitat for Humanity of Collin County.

The Habitat is a privately operated and financed program that transfers such housing to low-income persons at cost after completion of construction, utilizing non-interest-bearing notes. The Habitat expects to continue to finance its operations through continuing contributions and mortgage receipts.

The Habitat's program services includes the home construction program and the ReStore program (a retail operation) that sells usable materials donated by retail businesses, construction companies, contractors, and the general public at below cost prices. The proceeds from the ReStore fund the Habitat's community programs.

The Habitat is a nonprofit organization, as described in Section 501(c)(3) of the Internal Revenue Code and is exempt from federal income taxes and has been classified as a publicly supported organization as described in Sections 509(a)(1) and 170(b)(A)(VI).

### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

#### **Basis of Accounting**

The financial statements of the Habitat have been prepared on the accrual basis of accounting and, accordingly, reflect all significant receivables, payables, and other liabilities, in accordance with accounting principles generally accepted in the United States of America ("GAAP").

#### **Basis of Presentation**

Net assets, revenues, gains and losses are classified on the existence or absence of donor or grantor-imposed restrictions. Accordingly, net assets and the changes therein are classified and reported as follows:

*Net Assets Without Donor Restrictions* – Net assets available for use in general operations and not subject to donor (or certain grantor) restrictions. Such net assets are available for any purpose consistent with the Habitat's mission. Designations of net assets by the governing board do not have the same legal requirements as do restrictions of funds and are included in this category.

*Net Assets With Donor Restrictions* – Net assets subject to specific, donor-imposed restrictions that must be met by actions of the Habitat and/or passage of time. Other donor-imposed restrictions are perpetual in nature, where the donor stipulates those resources be maintained in perpetuity. Donor-imposed restrictions are released when a restriction expires, that is, when the stipulated time has elapsed, when the stipulated purpose for which the resource was restricted has been fulfilled, or both.

#### **Cash and Cash Equivalents**

For purposes of the statements of cash flows, the Habitat considers all highly liquid investments with an initial maturity of three months or less to be cash equivalents. There were no cash equivalents at June 30, 2023 and 2022.

### **Restricted Cash**

As of June 30, 2023, restricted cash of \$6,190 consisted of \$63 restricted by donors for future builds and \$6,127 designated by the Board of Directors for purposes of renovations and reserves. As of June 30, 2022, restricted cash of \$171,870 consisted of \$163,709 restricted by donors for future builds and youth projects and \$8,161 designated by the Board of Directors for purposes of renovations and reserves.

### **Contributions Receivable**

Contributions, including unconditional promises to give, are recognized when made or received. All contributions are reported as increases in net assets without donor restriction unless use of the contributed assets is specifically restricted by the donor. Amounts received that are restricted by the donor to use in future periods or for specific purposes are reported as increases in net assets with donor restriction, consistent with the nature of the restriction. Unconditional promises with payments due in future years have an implied restriction to be used in the year the payment is due, and therefore are reported as with donor restriction until the payment is due.

### **Mortgages Receivable**

Mortgages receivables consist of non-interest-bearing mortgages, which are secured by real estate and payable in monthly installments. The mortgages have an original maturity of 20 - 30 years. These mortgages have been discounted at various rates ranging from 7.23% to 8.78% based on the prevailing market rates at the inception of the mortgages. Interest income (amortization of the discount) is recorded using the straight-line method over the lives of the mortgages.

### **Property and Equipment**

Fixed asset acquisitions are recorded at cost. Depreciation is provided over the estimated useful lives of the assets and is computed using the straight-line method. Leasehold improvements are amortized over the life of the lease or asset, whichever is shorter. This amortization expense is reported as a part of occupancy cost.

### **Construction in Progress**

Construction in progress is recorded at cost and includes all direct material, labor and equipment costs and those indirect costs related to home construction such as indirect labor, supplies and tool costs. Land costs included in construction-in-progress are stated at the lower of cost or fair value at the date of the contribution. Included in land costs are any costs incurred in development. When revenue from the sale of a home is recognized, the corresponding costs are then expensed in the statement of activities as program services.

### **Support**

Contributions received and unconditional promises to give are measured at their fair values and are reported as an increase in net assets. Grants, gifts of cash and other assets are reported as restricted support if they are received with donor stipulations that limit the use of the donated assets, or if they are designated as support for future periods. When a donor restriction expires, that is, when a stipulated time restriction ends or when the purpose of the restriction is accomplished, net assets with donor restriction are reclassified to net assets without donor restriction and reported in the statement of activities as net assets released from restrictions.

Donations of goods and equipment are reported as unrestricted support unless explicit donor stipulations specify how the donated assets must be used. Gifts of long-lived assets with explicit restrictions that specify how the assets are to be used are reported as restricted support. In the absence of explicit donor stipulations about how long-lived assets must be maintained, Habitat reports expirations of donor restrictions when the donated or acquired long-lived assets are placed in service.

ReStore revenue is recognized when the donated goods are sold. ReStore expenses are recognized when incurred.

## **Estimates**

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates. The Habitat's significant estimates include the useful lives of property and equipment, the market value of donated inventory, and the amortization of discounts on mortgage loans based on the estimated life of the notes as a method that approximates the effective interest rates.

## **Income Taxes**

The Habitat has been granted exemptions from federal income taxes under Section 501(c)(3) of the Internal Revenue Code. As of June 30, 2023 and 2022, the Habitat collected unrelated business taxable income ("UBTI") and has prepared a Form 990-T to pay the related tax. However, no provision for income taxes is reflected in the financial statements.

The accounting standards on accounting for uncertainty in income taxes address the determination of whether tax benefits claimed or expected to be claimed on a tax return should be recorded in the financial statements. Under that guidance, the Habitat may recognize the tax benefit from an uncertain tax position only if it is more likely than not that the tax position will be sustained on examination by taxing authorities based on the technical merits of the position. Examples of tax positions include the tax-exempt status of the Habitat and various positions related to the potential sources of UBTI. There were no unrecognized tax benefits identified or recorded as assets or liabilities for fiscal year 2023 and 2022.

The Habitat files its forms 990 and 990-T in the U.S. federal jurisdiction required and is generally no longer subject to examination by the Internal Revenue Service three years after filing.

## **Expense Allocation**

Directly identifiable expenses are charged to programs and supporting services. Expenses related to more than one function are charged to programs and supporting services on the basis of periodic time and expense studies. Management and general expenses include those expenses that are not directly identifiable with any other specific function but provide for the overall support and direction of the Habitat.

## **Donated Services**

A substantial number of volunteers have made significant contributions of their time to the Habitat's program and supporting services. The value of this contributed time is not reflected in these financial statements since it is not susceptible to objective measurement or valuation.

## **Transfer or Sale to Homeowners**

Transfers to homeowners are recorded at the gross mortgage. The mortgages do not bear interest, but have been discounted based upon applicable rates of interest published by Habitat for Humanity International, Inc. Using the interest method of amortization, these discounts will be recognized as mortgage loan amortization over the term of the mortgages.

## **Home Construction Costs**

Costs incurred in conjunction with home construction are capitalized. Construction costs are expensed during the year a home is sold and included in program services.

### **Compensated Absences**

Employees of the Habitat are entitled to paid vacations, sick days, and personal days off, depending on job classification, length of service, and other factors. The accrued paid time off is included in salaries and wages expense. Employees earn paid time off according to a set schedule based on length of service, and a maximum of 40 hours can be carried over to the next anniversary year. However, the employee handbook states that whether the employee can receive the cash value of unused hours earned is up to the Habitat's discretion determined upon a variety of factors such as employee's departure, how much notice is given of the departure and any other considerations the Habitat deems significant. Given these facts, the Habitat has elected to accrue \$33,472 and \$16,904 for the years ended June 30, 2023 and 2022, respectively, to estimate for potential payouts.

### **Prior Year Summarized Information**

The financial statements include certain prior year summarized comparative information in total, but not by net asset class. Such information does not include sufficient detail to constitute a presentation in conformity with GAAP. Accordingly, such information should be read in conjunction with Habitat's financial statements for the year ended June 30, 2022, from which the summarized information was derived.

## **3. PROPERTY AND EQUIPMENT**

Property and equipment are recorded at acquisition cost, including costs necessary to get the asset ready for its intended use. Depreciation expense is recorded on a straight-line basis over the estimated useful lives of the respective assets, ranging from five to fifteen years.

|                                                | <u>2023</u>         | <u>2022</u>         |
|------------------------------------------------|---------------------|---------------------|
| Land                                           | \$ 253,847          | \$ 253,847          |
| Buildings                                      | 2,347,492           | 1,373,421           |
| Equipment                                      | 59,981              | 51,257              |
| ReStore equipment                              | 322,188             | 312,022             |
| Leasehold improvements                         | 83,196              | 83,196              |
| Vehicles                                       | <u>192,172</u>      | <u>192,172</u>      |
|                                                | 3,258,876           | 2,265,915           |
| Less accumulated depreciation                  | <u>( 1,172,687)</u> | <u>( 1,061,283)</u> |
| Total property and equipment, net depreciation | <u>\$ 2,086,189</u> | <u>\$ 1,204,632</u> |

Depreciation expense for the years ended June 30, 2023, and 2022 was \$111,404 and \$85,447, respectively.

#### 4. CONSTRUCTION IN PROGRESS

Real estate costs, building materials and contract labor are recorded at cost when incurred. The administrative costs of developing projects are allocated to the respective projects. Construction in progress consists of the following:

|                                               | June 30, 2023 |                     | June 30, 2022 |                     |
|-----------------------------------------------|---------------|---------------------|---------------|---------------------|
|                                               | Homes         | Cost                | Homes         | Cost                |
| Homes under construction at beginning of year | 9             | \$ 2,755,385        | 4             | \$ 1,622,520        |
| Additional cost incurred during the year      | -             | 833,663             | -             | 1,117,135           |
| New homes started during the year             | 2             | 163,987             | 7             | 421,919             |
| Items transferred to assets                   | ( 2)          | ( 993,313)          | -             | -                   |
| Homes transferred during the year             | <u>(1)</u>    | <u>( 197,686)</u>   | <u>(2)</u>    | <u>( 406,189)</u>   |
| Homes under construction at year-end          | <u>8</u>      | <u>\$ 2,562,036</u> | <u>9</u>      | <u>\$ 2,755,385</u> |

#### 5. INVENTORIES

Land held for development consists of home lots to be developed and costs incurred in conjunction with home construction. They are capitalized until the completion of each home. Home lot inventory was \$1,352,643 and \$657,868 as of June 30, 2023, and 2022, respectively.

Inventory for the ReStore consists of items for resale which have been purchased by Habitat. All purchased inventory is valued at the lower of cost or market. The balance of inventory totaled \$222,233 and \$202,382 as of June 30, 2023, and 2022, respectively. Donated inventory for sale in the ReStore is no longer recorded in the financial statements, as most items become obsolete or resale for minimal profit.

#### 6. SALES TO HOMEOWNERS

During the year ended June 30, 2023, two homes were sold to qualifying applicants. The resulting mortgages are non-interest bearing and the presentation of their book value has been discounted based upon the prevailing market rates for low-income housing at the inception of the mortgages. The discount rate for the year ended June 30, 2023, was 7.85%, and the discounts totaled \$35,143.

During the year ended June 30, 2022, two homes were sold to qualifying applicants. The resulting mortgages are non-interest bearing and the presentation of their book value has been discounted based upon the prevailing market rates for low-income housing at the inception of the mortgages. The discount rate for the year ended June 30, 2022, was 7.49%, and the discounts totaled \$176,787.

#### 7. MORTGAGES RECEIVABLE

The Habitat finances all the homes that are sold. Each mortgage is issued as a zero-interest mortgage to the buyer. The Habitat discounts the mortgages using the current interest rates at the time the home is sold. The discount is amortized using the effective interest method. Mortgages receivable as of June 30, 2023, are as follows:

|                                       | 2023                | 2022                |
|---------------------------------------|---------------------|---------------------|
| Mortgages receivable (at face value)  | \$ 5,937,688        | \$ 6,317,015        |
| Unamortized discount on mortgages     | <u>( 3,571,730)</u> | <u>( 3,787,006)</u> |
| Mortgages receivable, net of discount | <u>\$ 2,365,958</u> | <u>\$ 2,530,009</u> |

Future collections, net of discount, on these mortgages will be received over the next five years as follows:

|            |                     |
|------------|---------------------|
| 2024       | \$ 401,886          |
| 2025       | 401,886             |
| 2026       | 401,886             |
| 2027       | 401,886             |
| 2028       | 401,886             |
| Thereafter | <u>356,528</u>      |
| Total      | <u>\$ 2,365,958</u> |

Mortgages are considered delinquent when the monthly mortgage payment is at least 31 days past due. As of June 30, 2023, thirteen mortgages totaling \$69,504 were past due. The Habitat is in the process of making arrangements with the individual homeowners to bring their balance to current. All balances are believed to be collectible, and no allowance has been recognized.

Some of the homeowners who have mortgages with the Habitat have entered into a secondary loan agreement with the Texas Department of Housing and Community Affairs ("TDHCA") Texas Boot Strap Loan Program. The Habitat continues to collect and manage these mortgages, and then remits the amount collected to the agency. These amounts are reported as agency receivables and agency payables on the statement of financial position and normally do not have any effect on the change in net assets. As of June 30, 2023, and 2022, the balance in the agency receivables are \$2,142,531 and \$2,269,963 and agency payables account are \$2,194,152 and \$2,264,781, respectively. Typically, the balance of the agency receivable equals the balance of the agency payable. However, during the 2023 fiscal year, May and June payments received were sent to TDHCA after June 30, 2023, and one homeowner paid off the loan and the balance had not yet been sent to TDHCA. While the Habitat has reduced the outstanding receivable from the homeowners, Habitat is still liable to TDHCA for the balance due to them from the homeowner.

During fiscal year 2012, three homeowners, and fiscal year 2013, one homeowner, also entered into secondary agreements with the Texas Department of Housing and Community Affairs Homebuyer Assistance Program. Similar as to their agreement with the TDHCA Texas Boot Strap Loan Program, Habitat continues to collect and manage these mortgages and then remits the amount collected to the agency. These amounts are reported as agency receivables and agency payables on the statement of financial position and do not have any effect on the change in net assets. As of June 30, 2023, and 2022, the balances of the agency receivable were \$8,023 and \$10,099 and payable were \$145 and \$895, respectively.

## 8. LONG-TERM DEBT

Long-term debt, net of discounts, consists of the following notes as of June 30, 2023:

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <u>2023</u>         | <u>2022</u>         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|---------------------|
| Notes payable to banks through the Texas Department of Housing and Community Affairs (TDHCA) in the original amounts of \$3,062,438 as of June 30, 2023 bearing interest ranging from 0% to 4.00%, discount calculated based on an imputed interest rate ranging between 7.38% and 8.48%, the rate provided annually by Habitat for Humanity International, resulting in a discount of \$598,793, as of June 30, 2023. The Habitat remits monthly payments of \$10,702, and the loans mature October 2023 through December 2045. | \$ 1,356,210        | \$ 1,485,072        |
| Line of credit to Legacy Texas Bank in the amount of \$200,000 due January 18, 2024; interest rate of Prime plus 1.0%                                                                                                                                                                                                                                                                                                                                                                                                            | 197,312             | 73,872              |
| Line of credit to North Dallas Bank & Trust in the amount of \$501,000 due April 16, 2024; interest rate of 4.0%                                                                                                                                                                                                                                                                                                                                                                                                                 | 215,781             | 299,164             |
| Line of credit with Independent Bank in the amount of \$100,000 due January 23, 2024; interest rate of 4.0%                                                                                                                                                                                                                                                                                                                                                                                                                      | 95,507              | 42,639              |
| Construction loan with Texas Bank in the amount of \$100,000 due on October 30, 2023; interest rate at 0%                                                                                                                                                                                                                                                                                                                                                                                                                        | 85,613              | 46,633              |
| Construction loan with Benchmark Bank in the amount of \$1,120,000 due on June 25, 2024; interest rate at 0%                                                                                                                                                                                                                                                                                                                                                                                                                     | 838,695             | 311,853             |
| HMS Flexcap note payable with Habitat for Humanity International due December 31, 2027; interest rate of 3.75%                                                                                                                                                                                                                                                                                                                                                                                                                   | <u>242,078</u>      | <u>290,571</u>      |
| Total outstanding balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 3,031,196           | 2,549,804           |
| Less current installments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <u>( 1,611,833)</u> | <u>( 952,959)</u>   |
| Total long-term debt                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <u>\$ 1,419,363</u> | <u>\$ 1,596,845</u> |

The maturities of long-term debt by fiscal year are as follows:

|            |                     |
|------------|---------------------|
| 2024       | \$ 1,611,833        |
| 2025       | 177,066             |
| 2026       | 171,366             |
| 2027       | 166,354             |
| 2028       | 127,613             |
| Thereafter | <u>776,964</u>      |
| Total      | <u>\$ 3,031,196</u> |

## 9. IN-KIND CONTRIBUTIONS

The Habitat receives in-kind contributions of land, materials and services used in the construction of its homes. The contributed asset is recognized as an asset at its estimated fair value at the date of gift, provided that the value of the asset and its estimated useful life meets the Habitat's capitalization policy. The total amount for in-kind contributions for the years ending June 30, 2023, and 2022 were \$21,431 and \$35,099, respectively.

The Habitat also received furniture, household items and constructional materials used in home construction and repair for sale in the ReStore. All donations are valued at the estimated fair market value on the date the donation is made.

## 10. NET ASSETS WITH DONOR RESTRICTIONS

Net assets with donor restriction consisted of the following:

|                                   | <u>2023</u>       | <u>2022</u>       |
|-----------------------------------|-------------------|-------------------|
| Temporarily restricted            |                   |                   |
| Net assets with donor restriction | \$ <u>127,702</u> | \$ <u>288,429</u> |

## 11. COMMITMENTS AND CONTINGENCIES

In addition to the non-interest-bearing mortgages received from the sale of each home, the Habitat receives a shared appreciation agreement. The shared appreciation agreement allows the Habitat to collect the lowest independent appraised value as an additional amount upon the sale or refinance within 20 years of the original sale contract. The shared appreciation agreement payoff is considered less than probable or remote and therefore no receivable has been recorded in the financial statements.

## 12. CONCENTRATION OF CREDIT RISK

The Habitat maintains its cash and cash equivalents balances in local financial institutions. All accounts for a single depositor are insured by the Federal Deposits Insurance Corporation up to \$250,000. As of June 30, 2023, and 2022, and at various times during the year, the Habitat maintained cash balances at financial institutions in excess of the federally insured limits. Given the economic environment and risks in the banking industry, there is the risk that these deposits may not be readily available or covered by insurance.

The Habitat's programs are concentrated in Collin County. The Habitat receives donations, home sales and collection of mortgage receivables in this area. Changes in economic conditions may impact the Habitat.

The Habitat's purpose is to provide housing for low-income homeowners. As such, it is likely that the mortgage holders would be unable to qualify for a mortgage from a traditional financial institution. This poses an inherent risk to the Habitat that the mortgages receivable will be partially uncollectible. To mitigate the risk of overstating the ability of the Habitat to fully collect the mortgages, the notes receivable have been discounted using the prevailing market rate for low-income housing at the inception of the note. Additionally, all notes receivable are collateralized by the real estate associated with the mortgage.

## 13. REVENUE RECOGNITION

The Habitat earns revenue from a variety of sources. The Habitat's principal sources of revenue are grants, contributions, ReStore sales and sales to homeowners, as discussed above in note 2.

Sales to homeowners and ReStore sales are exchange transactions within the scope of and accounted for under Accounting Standards Codification ("ASC") 606. ASC 606 requires revenue to be recognized when the Habitat satisfies the related performance obligations by transferring a good or service to a customer through a 5-step process:

- 1) Identify the contract with the customer,
- 2) Identify the associated performance obligations,
- 3) Determine the transaction price,
- 4) Allocate the transaction price to the performance obligations, and
- 5) Recognize revenue when the performance obligations have been satisfied and the good or service has been transferred..

Sales to homeowners satisfy performance obligations at a point in time, on the date when the sale formally closes. ReStore sales also satisfy performance obligations at a point in time when control of the goods transfers to the customer at the point-of-sale.

Contributions and the composition of grants received by the Habitat are not exchange transactions and therefore, fall outside the scope of ASC 606. These revenue streams are recognized in accordance with ASC 958, Not-for-profit Entities.

#### **14. ADVERTISING**

The Habitat uses advertising to promote its programs. Advertising expenses are expensed as incurred. For the years ended June 30, 2023, and 2022, advertising expenses were \$67,489 and \$71,271, respectively.

#### **15. TRANSACTIONS WITH HABITAT INTERNATIONAL**

The Habitat annually remits 10% of its unrestricted contributions (excluding in-kind contributions) to Habitat International. These funds are used to construct homes in economically depressed areas around the world. For the years ended June 30, 2023, and 2022, Habitat contributed \$1,000 and \$25,000, respectively, to Habitat International. In addition to these unrestricted contributions to Habitat International, Habitat also paid a support fee in the amount of \$25,000 and \$25,000 for the years ended June 30, 2023, and 2022, respectively. Habitat also has one loan with Habitat International as referenced in Note 8.

#### **16. LIQUIDITY AND AVAILABILITY OF RESOURCES**

The following reflects the Habitat's financial assets as of June 30, 2023 and 2022, reduced by amounts not available for general use because of contractual or donor-imposed restrictions within one year of the balance sheet date.

|                                                                                           | <u>2023</u>       | <u>2022</u>       |
|-------------------------------------------------------------------------------------------|-------------------|-------------------|
| Cash & cash equivalents                                                                   | \$ 15,207         | \$ 353,006        |
| Restricted cash                                                                           | 6,190             | 171,870           |
| Due from ReStore                                                                          | 42,396            | 24,912            |
| Mortgages receivable, current portion                                                     | 403,957           | 410,905           |
| Contributions receivable                                                                  | 127,639           | 133,879           |
| Other Receivables                                                                         | <u>42,203</u>     | <u>40,781</u>     |
| Financial assets, at year-end                                                             | <u>637,592</u>    | <u>1,135,353</u>  |
| Less:                                                                                     |                   |                   |
| Assets with donor restrictions                                                            | 127,702           | 288,429           |
| Assets with board designations                                                            | <u>6,190</u>      | <u>8,161</u>      |
| Financial assets available to meet cash needs<br>for general expenditures within one year | \$ <u>503,700</u> | \$ <u>838,763</u> |

#### **17. RELATED PARTIES**

In the normal course of business, the Habitat has business dealings with individuals who are associated with the Habitat. In the opinion of management, all business dealings are conducted in an arm's length manner.

#### **18. PRIOR PERIOD ADJUSTMENT**

The June 30, 2021 net assets for the Habitat were decreased by \$301,463 in order to write off the estimated amounts of donated inventory for resale in the ReStore.

#### **19. SUBSEQUENT EVENTS**

Subsequent events have been evaluated through June 25, 2024, the issuance date of the report. No subsequent events requiring disclosure were noted.

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## Office of the Secretary of State

### Certificate of Fact

The undersigned, as Secretary of State of Texas, does hereby certify that the document, Articles Of Incorporation for Habitat for Humanity of Collin County (file number 124125201), a Domestic Nonprofit Corporation, was filed in this office on August 26, 1992.

It is further certified that the entity status in Texas is in existence.

In testimony whereof, I have hereunto signed my name officially and caused to be impressed hereon the Seal of State at my office in Austin, Texas on May 02, 2023.



A handwritten signature of Jane Nelson in black ink.

Jane Nelson  
Secretary of State



We build strength, stability, self-reliance and shelter.

August 8, 2025

**HFH of Collin County**  
**2060 Couch Dr**  
**Mc Kinney, Texas 75069**

**RE: HFH of Collin County - Tax Exempt Verification; EIN: 75-2443511**

To whom it may concern:

The purpose of this letter is to confirm the tax-exempt status of the above-named Affiliate. The Affiliate is a subordinate of Habitat for Humanity International, Inc. ("HFHI" or "Parent") under HFHI's Group Exempt ruling with the Internal Revenue Service ("IRS") and is therefore tax exempt under Section 501(c)(3) of the Internal Revenue Code (the "Code").

The IRS mandates the Parent organization, which applied for and was granted the group exemption (rather than the IRS), determines which organizations are included as subordinates under its group exempt ruling (see IRS publication 4573 at <https://www.irs.gov/pub/irs-pdf/p4573.pdf>). Therefore, HFHI, as the Parent and holder of the group ruling, is authorized to issue letters of affirmation regarding subordinate affiliates.

The IRS has assigned group exempt number 8545 ("GEN 8545") to HFHI and its list of subordinates. Enclosed is a copy of the most recent determination letter provided by the IRS as evidence of HFHI's tax exempt status as well as its group exemption. The determination letter, together with this letter, confirms the Affiliate's inclusion under GEN 8545 and provides evidence of its tax-exempt status under Section 501(c)(3) of the Code.

I trust that you will find this letter sufficient verification of the Affiliate's tax-exempt status. If the Affiliate requires an updated letter or has additional questions, please contact the U.S. Support Center at [ussupportcenter@habitat.org](mailto:ussupportcenter@habitat.org).

In partnership,

A handwritten signature in black ink, appearing to read "Aaron Lewis".

Aaron Lewis  
Assistant Secretary and Deputy General Counsel

Enclosures



Department of the Treasury  
Internal Revenue Service  
Tax Exempt and Government Entities  
PO Box 2508  
Cincinnati, OH 45201

Date:  
May 6, 2025  
Employer ID number:  
91-1914868  
Person to contact:  
Name: K Gleason  
ID number: 0203083  
Telephone: 877-829-5500

HABITAT FOR HUMANITY INTERNATIONAL  
HABITAT FOR HUMANITY INTRNL PARENT  
% LEGAL DEPARTMENT  
322 W LAMAR ST  
AMERICUS, GA 31709

Dear Sir or Madam:

This is in response to your request dated April 03, 2025, for information about your tax-exempt status.

We issued a determination letter to you on January 1987, and you're currently exempt under Internal Revenue Code (IRC) Section 501(c)(3).

We also recognized the subordinates on the list you submitted as exempt from federal income tax under IRC Section 501(c)(3).

For federal income tax purposes, donors can deduct contributions they make to you as provided in IRC Section 170. You're also qualified to receive tax deductible bequests, legacies, devises, transfers, or gifts under IRC Sections 2055, 2106 and 2522.

Because IRC Section 170(c) describes your subordinate organizations, donors can deduct contributions they make to them.

For information about filing requirements visit [www.irs.gov/charities](http://www.irs.gov/charities). Specifically, IRC Section 6033(j) provides that if you don't file a required return or notice for three consecutive years, your exempt status will be automatically revoked on the filing due date of the third required return or notice.

In addition, each subordinate organization is subject to automatic revocation if it doesn't file a required return or notice for three consecutive years. Subordinate organizations can file required returns or notices individually or as part of a group return.

If you have questions, you can call 877-829-5500 between 8 a.m. and 5 p.m., local time, Monday through Friday (Alaska and Hawaii follow Pacific time).

Keep a copy of this letter for your records.

Sincerely,

A handwritten signature in cursive script that reads "Stephen A. Martin".

Stephen A. Martin  
Director, Exempt Organizations  
Rulings and Agreements



# Group Exemptions

## What is a group exemption letter?

The IRS sometimes recognizes a group of organizations as tax-exempt if they are affiliated with a central organization. This avoids the need for each of the organizations to apply for exemption individually. A group exemption letter has the same effect as an individual exemption letter except that it applies to more than one organization.

## What is the reason for group exemptions?

Group exemptions are an administrative convenience for both the IRS and organizations with many affiliated organizations. Subordinates in a group exemption do not have to file, and the IRS does not have to process, separate applications for exemption. Consequently, subordinates do not receive individual exemption letters.

## What types of organizations can qualify for group exemptions?

Exempt organizations that have, or plan to have, related organizations that are very similar to each other may apply for a group exemption.

## What are central and subordinate organizations?

Groups of organizations with group exemption letters have a “head” or main organization, referred to as a central organization. The central organization generally supervises or controls many chapters, called subordinate organizations. The subordinate organizations typically have similar structures, purposes and activities.

*Example: X is a national, fraternal organization exempt under Internal Revenue Code (IRC) Section 501(c)(8). X has several state and hundreds of local chapters that have nearly identical articles of incorporation, by-laws, purposes and activities. As the national organization, X is considered the central organization; the state and local chapters are subordinate organizations and are covered under X's group exemption.*

## What criteria must organizations meet to be included in a group exemption?

To qualify for a group exemption, the central organization and its subordinates must have a defined relationship. Subordinates must be:

- Affiliated with the central organization;
- Subject to the central organization's general supervision or control; and
- Exempt under the same paragraph of IRC 501(c), though not necessarily the paragraph under which the central organization is exempt.

**Revenue Procedure 80-27, 1980-1 C.B. 677** sets forth additional criteria.

## Must the central organization be recognized by the IRS as tax-exempt before the organization can obtain a group exemption?

No. A central organization may submit its request for a group exemption at the same time it submits its exemption application on Form 1023, Application for Recognition of Exemption Under Section 501(c)(3) of the Internal Revenue Code; Form 1024, Application for Recognition of Exemption Under 501(a); or Form 1024-A, Application for Recognition of Exemption Under Section 501(c)(4) of the Internal Revenue Code. Although churches are not required to apply for recognition of their own status to be tax-exempt, under the procedures for group rulings, a church must request recognition of its own exempt status to be the central organization in a group ruling.

## Are there any special rules for churches?

With limited exceptions, churches are subject to the same general requirements on group rulings as other organizations. However, churches are not required to file annual updates notifying the IRS of changes in the composition of the group.

## Where does a central organization apply for exemption and submit a request for a group exemption?

A central organization submits its application for exemption, the request for a group exemption and the required user fee as directed in the most recent revenue procedure on Exempt Organizations determination letters on exempt status (**Rev. Proc. 2019-5**, updated annually).

## What must a request for a group exemption contain?

The central organization submits a letter to the IRS on behalf of itself and its subordinates. The letter includes:

- a. Information verifying the existence of the required relationship;
- b. A sample copy of a uniform governing instrument (such as a charter, trust indenture or articles of association) adopted by the subordinates;
- c. A detailed description of the subordinates' purposes and activities including the sources of receipts and the nature of expenditures;
- d. An affirmation by a principal officer that, to the best of the officer's knowledge, the subordinates' purposes and activities are as stated in (b) and (c) above;
- e. A statement that each subordinate to be included in the group exemption letter has furnished written authorization to the central organization;
- f. A list of subordinates to be included in the group exemption letter to which the IRS has issued an outstanding ruling or determination letter relating to exemption;
- g. If the application for a group exemption letter involves IRC 501(c)(3), an affirmation to the effect that, to the best of the officer's knowledge and belief, no subordinate to be included in the group exemption letter is a private foundation as defined in IRC 509(a);
- h. For each subordinate that is a school claiming exemption under IRC 501(c)(3), the information required by [Rev. Proc. 75-50, 1975-2 C.B. 587](#) (as modified by [Rev. Proc. 2019-22, 2019-22 I.R.B 1260](#)) and [Revenue Ruling 71-447, 1971-2 C.B. 230](#); and
- i. A list of the names, mailing addresses (including ZIP Code), actual addresses (if different) and employer identification numbers of subordinates to be included in the group exemption letter. A current directory of subordinates may be furnished in lieu of the list if it includes the required information and if the subordinates not to be included in the group exemption letter are identified.

The rules for applying for a group exemption are set forth in [Rev. Proc. 80-27, 1980-1 C.B. 677](#).

## How does the group exemption process work?

Upon receipt of an application Form 1023, 1024 or 1024-A and a request for group exemption, the IRS first determines whether the central organization and the existing subordinates qualify for tax exemption. Once the IRS grants the exemption, the central organization is responsible for:

1. Ensuring that its current subordinates continue to qualify to be exempt;
2. Verifying that any new subordinates are exempt; and
3. Updating the IRS annually of new subordinates, subordinates no longer to be included and subordinates that have changed their names or addresses.

## What is included in an annual update?

Annual updates must contain:

- a. Information about changes in purposes, character or method of operation of subordinates included in the group exemption letter.
- b. Lists of:
  1. Subordinates that have changed their names or addresses during the year;
  2. Subordinates no longer to be included in the group exemption letter because they have ceased to exist, disaffiliated or withdrawn their authorization to the central organization; and
  3. Subordinates to be added to the group exemption letter because they are newly organized or affiliated or have newly authorized the central organization to include them.

Each list must show the names, mailing address (including ZIP Codes), actual address (if different) and employer identification numbers of the affected subordinates.

An annotated directory of subordinates will not be accepted for this purpose. If none of these changes occurred, the central organization must submit a statement to that effect.

- c. The same information about new subordinates that was required in the initial request. If a new subordinate does not differ in any material respects from the subordinates included in the original request, however, a statement to this effect may be submitted in lieu of detailed information.

## Where does a central organization submit an annual update?

Annual updates go to:

Internal Revenue Service Center  
Ogden, Utah 84201-0027

## What are the filing requirements for organizations that hold group exemptions?

A group exemption letter does not change the filing requirements for exempt organizations. The central organization and the subordinates must file Forms 990, Return of Organization Exempt from Income Tax, (or 990-EZ, Short-Form Return of Organization Exempt from Income Tax), unless they meet a filing exception. If the central organization is required to file an annual return, it must file its own separate return but may also file a group return on behalf of some or all its subordinates. To see how the subordinates are reported on a group return, please consult the form instructions.

## How do I verify that an organization is included as a subordinate in a group exemption ruling?

The central organization that holds a group exemption (rather than the IRS) determines which organizations are included as subordinates under its group exemption ruling. Therefore, you can verify that an organization is a subordinate under a group exemption ruling by consulting the official subordinate listing approved by the central organization or by contacting the central organization directly. You may use either method to verify that an organization is a subordinate under a group exemption ruling.

## How do donors verify that contributions are deductible under Section 170 with respect to a subordinate organization in a Section 501(c)(3) group exemption ruling?

Subordinate units that are included in group exemption letters are not listed separately in [Tax Exempt Organization Search](#) (Publication 78 data). Donors should obtain a copy of the group exemption letter from the central organization. The central organization's listing in Tax Exempt Organization Search will indicate that contributions to its subordinate organizations covered by the group exemption ruling are also deductible, even though most subordinate organizations are not separately listed in Tax Exempt Organization Search or on the Exempt Organizations Business Master File. Donors should then verify with the central organization, by either of the methods indicated above, whether the particular subordinate is included in the central organization's group ruling. The subordinate organization need not itself be listed in Tax Exempt Organization Search or on the EO Business Master File. Donors may rely on central organization verification about deductibility of contributions to subordinates covered in a Section 501(c)(3) group exemption ruling.

## Where can you get more information?

You can get more information about group exemptions and the group ruling process from the IRS Exempt Organizations Office:

**EO Website** [www.irs.gov/eo](http://www.irs.gov/eo)

**Publication 557**, Tax-Exempt Status for Your Organization

### EO Customer Account Services

You may direct questions about group exemptions to the IRS Tax Exempt and Government Entities Customer Account Services at 877-829-5500 (toll-free number).

If you prefer to write, you may write us at:

Internal Revenue Service  
Exempt Organizations Determinations  
P.O. Box 2508  
Cincinnati, OH 45201

**Request for Taxpayer  
Identification Number and Certification**

Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

Give form to the  
requester. Do not  
send to the IRS.

**Before you begin.** For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

|                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                    |
|--------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Print or type.<br>See Specific Instructions on page 3. | <b>1</b> Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)<br><br><b>HABITAT FOR HUMANITY OF COLLIN COUNTY</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                    |
|                                                        | <b>2</b> Business name/disregarded entity name, if different from above.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                    |
|                                                        | <b>3a</b> Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only <b>one</b> of the following seven boxes.<br><br><input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate<br><br><input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) _____<br><b>Note:</b> Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.<br><br><input checked="" type="checkbox"/> Other (see instructions) <b>501(c)3</b> | <b>4</b> Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):<br><br>Exempt payee code (if any) _____<br><br>Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____<br><br>(Applies to accounts maintained outside the United States.) |
|                                                        | <b>3b</b> If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                    |
|                                                        | <b>5</b> Address (number, street, and apt. or suite no.). See instructions.<br><b>2060 COUCH DRIVE</b><br><b>6</b> City, state, and ZIP code<br><b>MCKINNEY, TX 75069</b><br><b>7</b> List account number(s) here (optional)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>Requester's name and address (optional)</b>                                                                                                                                                                                                                                                                     |

**Part I Taxpayer Identification Number (TIN)**

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

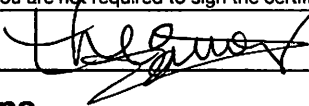
|                                       |   |   |   |   |   |   |   |   |   |  |
|---------------------------------------|---|---|---|---|---|---|---|---|---|--|
| <b>Social security number</b>         |   |   |   |   |   |   |   |   |   |  |
|                                       |   |   | - |   |   |   | - |   |   |  |
| <b>or</b>                             |   |   |   |   |   |   |   |   |   |  |
| <b>Employer identification number</b> |   |   |   |   |   |   |   |   |   |  |
| 7                                     | 5 | - | 2 | 4 | 4 | 3 | 5 | 1 | 1 |  |

**Part II Certification**

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

|                  |                                                                                                                 |                        |
|------------------|-----------------------------------------------------------------------------------------------------------------|------------------------|
| <b>Sign Here</b> | Signature of U.S. person<br> | Date<br><b>4/17/25</b> |
|------------------|-----------------------------------------------------------------------------------------------------------------|------------------------|

**General Instructions**

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

**What's New**

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

**Purpose of Form**

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they