



December 28, 2015

NRL MORTGAGE

Attn: SCARLETT MCFARLAND

Loan / Ref No: 176NRL09211

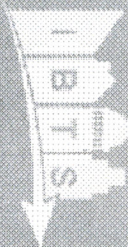
Subject: Verification for HUD Label Numbers RAD876647 and RAD876648

The following information is provided pursuant to authorization by HUD. According to our records, the subject HUD label numbers were attached to a home built by Schult Homes, Navasota, TX, completed 01-29-1996 with serial numbers N224269B/A and shipped to Texas Pride Homes, Cleveland, TX.

This letter is not issued by the FHA mortgage insurance program for manufactured housing. If you are interested in learning more about FHA's mortgage insurance requirements for manufactured housing using this certification rather than a HUD label, you should contact your regional Processing and Underwriting Center at the HUD Home Ownership Center (HOC) administering the FHA mortgage insurance program in your area, or at www.hud.gov.

A handwritten signature in black ink that reads 'Jackie Cosio'. The signature is written in a cursive, flowing style with a long horizontal line underneath the name.

Jackie Cosio
Data Management and Research Team Manager
IBTS
Contractor to HUD
(703) 481-2010 (direct)
(703) 437-6894 (fax)



Institute for Building Technology and Safety (IBTS)
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MANUFACTURED HOME PERFORMANCE VERIFICATION CERTIFICATE ©

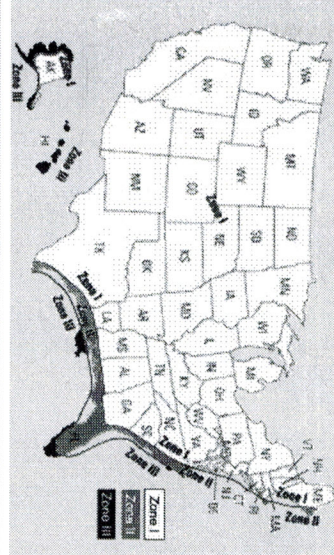
Issue Date: 12/28/2015

Verification: IBTS's Manufactured Home Data Verification Team has researched regulatory records on the Schult Homes, Navasota, TX manufactured home having the serial number(s) and date of manufacture identified below. Based on shipment records maintained by IBTS, as required by the U.S. Department of Housing and Urban Development pursuant to 24 CFR 3282.552 and provided by the home manufacturer, IBTS verifies the following home performance information corresponding to the home's initial destination and the construction standards set forth in 24 CFR 3280 at the time the home was labeled.

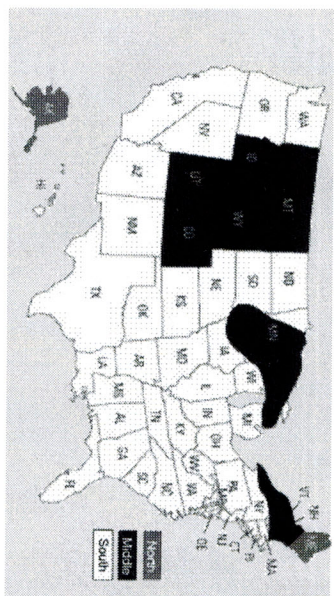
Serial Number(s): N224269B/A

Date of Manufacture: 1/29/1996

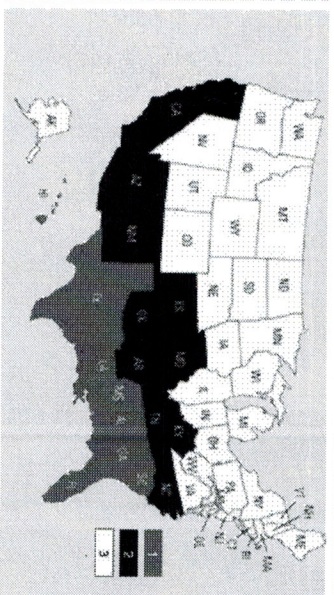
Wind Zone: Zone I



Roof Load Zone: South



Thermal Zone: Zone 1



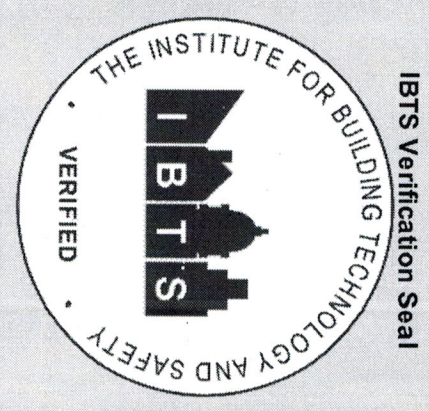
Verification Provided by the Institute for Building Technology and Safety

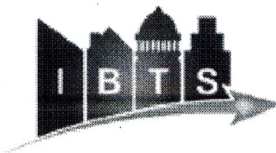
Abel L. Spornami
 Chief Executive Officer

This information is applicable only to the home having serial numbering and date of manufacture noted above. IBTS provides this verification based on the production reports provided by the home manufacturer and the zone requirements in effect at the time the home was labeled by the home manufacturer. IBTS is not liable for changes to the home's construction or subsequent home moves that may affect the home performance information verified.

The Institute for Building Technology and Safety ♦ 45207 Research Place, Ashburn, VA 20147

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Ref: 176NRL09211

RECEIPT

Customer

Date: December 30, 2015

Name: SCARLETT, MCFARLAND

Company: NRL MORTGAGE

Address: 18304 FM 1488, 4
MAGNOLIA, TX, 77354

Label Verification and Data Plates/Performance Certificate Requests

Description	Qty	Unit Price	Total Amount
Regular Label Verification	0	\$50.00	\$0.00
Urgent Label Verification	1	\$100.00	\$100.00
Regular Data Plate	0	\$100.00	\$0.00
Urgent Data Plate	1	\$125.00	\$125.00
Regular Performance Certificate	0	\$100.00	\$0.00
Urgent Performance Certificate	0	\$125.00	\$0.00
Grand Total			\$225.00

Total Amount Paid \$225.00

Institute for Building Technology and Safety

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