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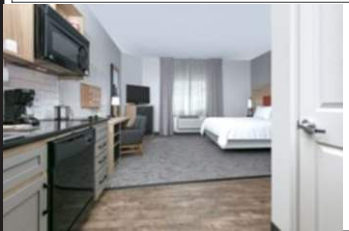
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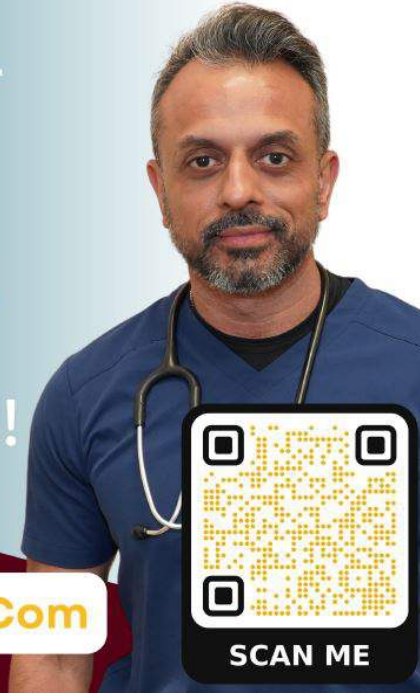
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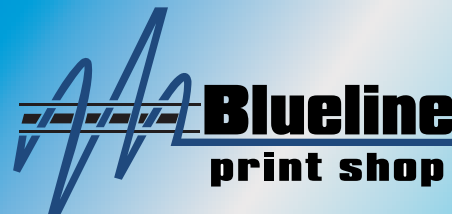
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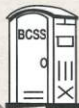
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A Q&A With **David Calloway**, CEO of Brazos Commercial Roofing

1. WITH HURRICANE SEASON APPROACHING, WHAT ARE SOME IMPORTANT STEPS THAT BUSINESSES SHOULD TAKE TO PREPARE THEIR COMMERCIAL ROOF?

"One of the most important things that businesses can do is have their roof inspected by a professional commercial roofing contractor, like Brazos Commercial Roofing. We can make sure that your roof is in good condition, and that any necessary repairs are made before hurricane season arrives."

2. WHAT ARE SOME SIGNS THAT BUSINESSES SHOULD LOOK FOR THAT INDICATE THEIR COMMERCIAL ROOF MAY NEED REPAIR AND WHAT DOES AN INSPECTION LOOK FOR?

"Some signs that a commercial roof may need repair include cracks, holes, or rips in the roof membrane. A thorough inspection will also check that flashings are attached, mounted equipment is secure, and look for ponding water, leaks or water stains, and signs of wear and tear such as penetrations, rust, or corrosion. We will also check that gutters and downspouts are clear and flowing to the proper location. It's important to address any issues as soon as possible to prevent further damage."

3. WHAT DOCUMENTATION SHOULD I HAVE ON HAND SHOULD A STORM HEAD OUR WAY?

"Be sure and have your current roof inspection, any warranties, or insurance documentation on hand. Call your insurance company immediately to report roof damage. You will likely be one of many people filing a claim so you will want to be ahead of the game. A pre-storm commercial roof inspection report will go a long way in helping you with your claim. Photos and our roof assessment are included in our inspection process. Having a well-implemented preparation plan will give you peace of mind about your roof during storm season."

4. HOW QUICKLY CAN SOMEONE COME OUT AND FIX MY ROOF AFTER A STORM?

"Commercial roofers will be very busy after a storm so having a relationship with a trusted roofing contractor can be very helpful. Brazos Commercial Roofing is here to help you protect your commercial property before the storm arrives with a proper roof maintenance inspection and needed roof repairs, and we will be here to help mitigate the damage after as well. Brazos Commercial Roofing prioritizes our existing customers who have immediate and impending needs for repairs or replacements. If you are part of our text and email campaigns, we can reach out to you to see if you are having any issues in the event phone lines are down."

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 - 10-25% down, 6% concession
 - >25% down, 9% concession

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- 100% financing*** (\$0 down)
- Must have VA eligibility
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- High debt-to-income ratios allowed
- 4% or more max seller concessions (case by case)

USDA

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- Location restrictions apply
- Household income limits apply
- Debt-to-income restrictions apply
- 6% max seller concessions

FHA

- 3.5% down payment required
- Good option for low credit scores
- Higher debt-to-income ratios** allowed
- Must include debt from non-purchasing spouse
- 6% max seller concessions

DPA- Down Payment Assistance ††

- Purchase price and income limits apply
- Minimum credit score required



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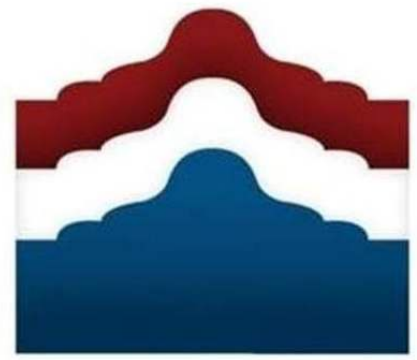


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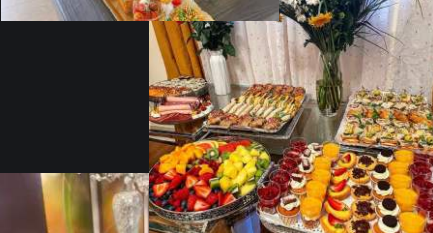


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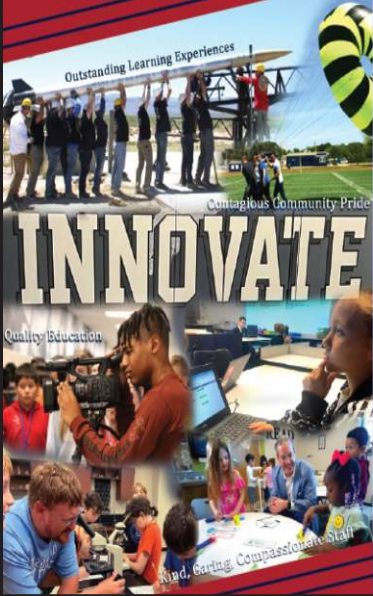


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