



FCT-TX-2026-0417-E

Exposure file

For the lender, surety or insurer underwriting this bid.

One page. Where the bid is priced against the Texas record, how much of it could be scored, and the three lines above the published range with their exposure in dollars. A fact about exposure, not a value.

Inside	Status — 1.51× the Texas median, 1.01× the top of every range 79% of bid dollars scored · 21% not scored, \$309,500 The three lines above range and their exposure dollars One sentence on what this is, and is not
Fee	Issued with a bid validation — \$2,500 for a project under \$1M, \$7,500 at this project's size. Same price for every party. No success fee.
This copy	Sample, \$0. Not a signed record. Unsigned — no analyst named. The project and bid prices are illustrative; every published range, median, record count and letting count is live production data. One page follows.
Verify	factumreport.com/verify · ID FCT-TX-2026-0417-E · Challenge any range at factumreport.com/challenge

Five files from one record — which one is yours?

If	File	Report ID	For
You received a bid	Owner file	FCT-TX-2026-0417	Bid range determination
You wrote the bid	Bid construction file	FCT-TX-2026-0417-B	Bidder side, separated
You are underwriting it	Exposure file · this file	FCT-TX-2026-0417-E	Lender, surety, insurer
You are about to advertise	Pre-bid range	FCT-TX-2026-0417-P	Agency, before the letting
You track items between bids	Desk item file	FCT-TX-2026-0417-D	Factum Desk

Building types — home, tenant improvement, apartment, retail, industrial — are out of scope: File not open. Every file reads the same published ranges; none states a price to bid, an opinion of fair value, or a recommendation to reject.



FACTUM·REPORT

EXPOSURE FILE · LENDER, SURETY,
INSURER
Forensic tier · Texas · TxDOT
pay-item basis · Specimen edition

Exposure file

FM 1960 Widening — Drainage and Driveway Reconstruction · 13 pay items · bid total \$1,494,584.50 · illustrative project on live published ranges.

Report ID	FCT-TX-2026-0417-E
As of	1 October 2026 · America/Chicago
Source	Single-source (TxDOT) on every cell — bid tabulations, data.texas.gov dataset de7b-7dna, as-received low bids, not awards
Price of this file	Sample, \$0. Unsigned — not a signed record. No analyst named.

Status

Priced at 1.51× the Texas median and 1.01× the top of every published range.

The eleven priced lines total \$1,185,084.50. The same quantities at the Texas median total \$786,537.20; at the 90th percentile of every range they total \$1,174,518.10.

79% of bid dollars scored. 21% not scored — \$309,500 — because no range exists: one lump sum with no unit basis, one item whose quantity band does not clear the publishing floor.

1.51×	1.01×	79%	\$309,500
OF THE TEXAS MEDIAN	OF THE TOP OF RANGE	OF BID DOLLARS SCORED	NOT SCORED — 21%, NO RANGE EXISTS

Lines above the published range

Item	Description	Quantity	Verdict	Exposure
110-7001	EXCAV (ROADWAY)	10,400 CY	ABOVE	+\$83,200
530-7006	DRIVEWAYS (CONC)	1,450 SY	ABOVE	+\$112,375
644-7073	REMOVE SM RD SN SUP&AM	7 EA	ABOVE	+\$1,155
Exposure above the published range, three lines				+\$196,730

Exposure is quantity × (bid unit price – top of the published range), summed over the lines above range. Eight priced lines sit inside or below their range and contribute no exposure. The two unscored lines contribute nothing because no range exists to measure them against.

This is a fact about exposure, not a value.

It states where tendered prices sit against prices Texas has already recorded for the same items at the same quantities. It is not a cost estimate, not an opinion of fair price, and not a recommendation to accept, reject or reprice anything. The engineer decides.

Verify at factumreport.com/verify · ID FCT-TX-2026-0417-E. Every band behind these figures can be checked at factumreport.com/coverage. A finding is disputed by filing a contrary dated public record at factumreport.com/challenge. Specimen: project and bid prices are illustrative; every published range, median, record count and letting count is live production data read 1 October 2026.