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Estimate of Construction Costs

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Commercial Builder Resume

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CONSTRUCTION LOAN PACKAGE CHECKLIST PROFESSIONAL BUILDER

**REAL ESTATE AND
COMMERCIAL LENDING**
501 N Main St., Ste. 120
Wasilla, Alaska 99654
(907) 745-9165
Fax: (907) 745-9168
www.mvfcu.coop

The following items will be needed by the credit union to begin the construction loan approval process:

FINANCIAL INFORMATION

- Personal financial statement {Application}
- Member Business Loan Application
- Previous three years personal tax returns {With W-2's}
- Corporations, Partnerships, LLC's, LLP's
 - Business tax returns for the previous three years
 - Current balance sheets
 - Current profit and loss statement
- Articles of incorporation or organization and by-laws

CONSTRUCTION INFORMATION

- Builder resume' {See attached} "Must have one on file with the credit union"
- Copy of current contractor's license with residential endorsement and business license
- Estimate of construction costs
- Materials description form {If FHA or VA use original HUD form}
- List of sub-contractors and suppliers
- Construction time line
- Blueprints / plans
- Plot plan
- Earnest money agreement on lot {If applicable}
- Construction contract with buyer
- Prequalification {90%} letter for buyer
- Proposed energy rating {Heat loss analysis}
- Soils and percolation test {If applicable}
- Zoning classification, architectural and CCR requirements
- Utility services {Available at the site}
- Appraisal {"As proposed" credit union will order}
- Proof of insurance {Hazard w/ builders risk endorsement and generals liability} Prior to closing



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DURING THE CONSTRUCTION LOAN PROCESS

Disbursement request forms {To pay for sub-contractors and suppliers}

Invoices {Save all invoices, may need to produce them during or after the construction loan}

Lien waivers {If applicable}

Credit union construction inspections {The credit union will make regular on site inspections prior to construction disbursements}

Building inspections {Municipal inspections or ICBO inspections will be required for the project} The areas to be inspected are:

- Plans and specifications

- Footings and foundation

- Rough in framing, plumbing, and electrical —

- Insulation and vapor barrier

- Conditional

- Final

As-built survey {When the foundation is in}

ADVISORY NOTE

If your buyer will be obtaining an FHA or a VA backed long term mortgage, please pick-up and thoroughly complete the proper FHA or VA construction documentation package in conjunction with this loan package. The credit union can process these requests for case numbers. Please remember that construction on a FHA or VA eligible project should only begin once a case number and early start letter has been obtained.

The credit union will consider construction loans for projects in which there is not a pre-qualified buyer under contractual agreement with the builder, on a case-by-case basis. It is important to discuss your plans with the credit union prior to engaging in these activities; if possible construction loan financing will be requested. For those types of projects, it is equally important to obtain FHA certification prior to beginning the construction. Having the widest audience available for resale should always be a strong consideration.

We hope to provide your construction company with the best financial services available and will always endeavor to meet our members' needs as timely and cost efficiently as possible. We also can provide your clients with their long term financing. This generally makes for a smoother, quicker and more efficient process all through the project. With preplanning, a mortgage loan originator may be available at open houses to provide these and other valuable service to your company. Please do not hesitate to ask our knowledgeable staff about these opportunities.



MEMBER BUSINESS LOAN APPLICATION

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MEMBER BUSINESS INFORMATION:

Name of Borrower or Company Name	Address of Borrower or Company

Business Phone Number	Business Fax Number	E-Mail Address

Nature of Business	Date Business Established	Current Owner Since

Type of Business

☐ Individual ☐ Sole Proprietor ☐ Partnership ☐ Corporation ☐ LLC ☐ LLP ☐ Non Profit ☐ Trust

Tax Identification Number	State of Incorporation / Formation / Registration

Business Accounts At	Account Number	Type of Account	Current Balance

OWNER / PRINCIPAL INFORMATION:

Name	% of Ownership	Title

- {Please provide a Personal Financial Statement for each owner or principal}

DISCLOSURES: {Please answer yes or no to the questions below and provide additional details if answered yes}

Yes No

Does the business or its principals have a pending application at another financial institution?

Is the business or its principals an endorser, guarantor, or co-maker for another?

Has the business or its principals ever been declared bankrupt?

Are there any unsatisfied judgments against the business or its principals?

Does the business or its principals owe any taxes for years prior to this year?

Is the business or its principals involved in any claim or lawsuit?

Are any assets pledged or mortgaged other than those stated on the Business and Personal Financial Statements submitted with this application?

Other obligations or disclosures not mentioned above?

Additional Details Section: _____



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MEMBER BUSINESS LOAN APPLICATION

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CREDIT REQUEST INFORMATION:

Credit requested is for the following purpose

☐ Purchase ☐ Refinance ☐ Expansion ☐ Working Capital ☐ Flooring ☐ Overdraft Protection ☐ Other

Type of collateral offered to secure the proposed member business loan

☐ Improved Real Estate ☐ Land ☐ Equipment ☐ Titled Vehicle ☐ Other _____

Brief Description:

Type of credit requested

☐ Real Estate Loan ☐ Term Loan ☐ Single Payment Loan ☐ Line of Credit ☐ Letter of Credit ☐ Other
☐ Construction Loan ☐ MVFCU Business Credit Card (currently not available)

Amount of credit requested _____ Brief explanation of use _____

Automatic Loan Payment: ☐ Yes ☐ No

MVFCU Account Number	Type of Account	Preferred Payment Date

STATEMENT / AGREEMENT / SIGNATURES:

Statement

- Each signer below certifies that they are authorized to sign on behalf of the business related to this application
- Each signer submits and certifies that the information contained in this application and any other supplemental documents and Personal Financial Statements are full, true and correct statements as of the date stated.
- In conjunction with this application, each signer / owner / principal authorizes the Matanuska Valley Federal Credit Union to verify any information given or obtain a business or personal credit report(s) for the purposes of granting new credit or the extension, modification, renewal, or collection of existing credit.

Agreement

- Each signer / owner / principal of the business agrees to individually and severable guarantee payment to the Credit Union for the credit requested. {Certain non-profit organizations do not require personal guarantees}
- Each signer / owner / principal agrees to notify the Credit Union immediately in writing of any unfavorable material change in the financial condition of the business or their personal financial position. It is also agreed that upon application of further credit, this statement and any other supplemental documents and Personal Financial Statements, shall have the same force and effect as if delivered as an original statement at the time further credit is requested.

Signatures

Name	Signature	Title	Date

FINANCIAL ATTACHMENTS:

- ☐ Personal Financial Statement {Owners / Principals}
☐ Personal Tax Returns {Last 3 years, full copies}
☐ Current Balance Sheet and Profit and Loss Statement
☐ Business Tax Returns {Last 3 years, full copies}
☐ Pro-forma projections for new or expanded operations
☐ Business Plan for new or expanded operations
☐ Other _____
☐ Other _____

OTHER ATTACHMENTS {When applicable}:

- ☐ Articles of incorporation or organization with By-laws
☐ Copy of Business License(s)
☐ Copy of corporate minutes adopting request for credit
☐ Legal descriptions or property tax cards
☐ Schedule of business debts and assets
☐ Aged accounts receivable and accounts payable list
☐ Other _____
☐ Other _____



Building Better Financial Futures!

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PERSONAL FINANCIAL STATEMENT

APPLICANT	LAST NAME	FIRST NAME	MIDDLE INITIAL	ACCT NO.
E-MAIL ADDRESS	CELL PHONE	HOME PHONE	WORK PHONE	
PHYSICAL ADDRESS	CITY	STATE	ZIP CODE	<input type="checkbox"/> DOWN <input type="checkbox"/> RENT
MAILING ADDRESS	CITY	STATE	ZIP CODE	
CO-APPLICANT	LAST NAME	FIRST NAME	MIDDLE INITIAL	ACCT NO.
E-MAIL ADDRESS	CELL PHONE	HOME PHONE	WORK PHONE	

SOURCE OF INCOME

Alimony, child support, or public assistance Income need not be revealed if you do not want it considered for this loan application.

Applicant Gross Monthly Salary	\$
Co-Applicant Gross Monthly Salary	
Bonus and Commissions	
Net Monthly Real Estate Income	
Dividends	
Other Income (Please Itemize)	
TOTAL INCOME	\$

PERSONAL FINANCIAL SUMMARY

(Complete worksheet on back FIRST, then transfer total amounts to this summary)

ASSETS	CURRENT VALUES (omit cents)
Cash in MVFCU Account(s)	\$
Cash in other Financial Institutions	
Other Cash on hand	
Ret. Accts./Sec./Stocks/ Bonds (worksheet box 1)	
Mortgages/Contracts Owned (worksheet box 2)	
Real Estate Owned (worksheet box 3)	
Insurance Cash Value (worksheet box 5a)	
Accounts and Notes Receivable	
Automobiles Year Model	
1.	
2.	
3.	
Personal Property (estimated value)	
Other Assets	
1.	
2.	
TOTAL ASSETS	\$

PERSONAL INFORMATION: APPLICANT

CURRENT EMPLOYER	NUMBER OF YEARS
CURRENT OCCUPATION	NO. OF DEPENDENTS
SOC. SEC. NUMBER	DATE OF BIRTH
PREVIOUS ADDRESS	NUMBER OF YEARS
FORMER EMPLOYER	OCCUPATION
	NUMBER OF YEARS

PERSONAL INFORMATION: CO-APPLICANT

CURRENT EMPLOYER	NUMBER OF YEARS
CURRENT OCCUPATION	NO. OF DEPENDENTS
SOC. SEC. NUMBER	DATE OF BIRTH
PREVIOUS ADDRESS	NUMBER OF YEARS
FORMER EMPLOYER	OCCUPATION
	NUMBER OF YEARS

LIABILITIES	MONTHLY PAYMENTS	BALANCES (omit cents)
Notes Payable to MVFCU	\$	\$
Notes Payable to other banks		
Notes Payable to relatives		
Notes payable to others		
Rent (if applicable)		
Real Estate Owed (worksheet boxes 4)		
Life Ins. Loans (worksheet box 5b)		
Credit Card Debt (worksheet box 6)		
Other Misc. Debt (worksheet box 7)		
Accounts and Bills Payable		
Taxes Payable/Accrued Taxes		
TOTAL MONTHLY PAYMENTS	\$	\$
TOTAL LIABILITIES (Total Owing)	\$	
NET WORTH (Total Assets-Total Liabilities)	\$	
TOTAL LIABILITIES + NET WORTH	\$	



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ASSETS AND LIABILITIES WORKSHEET

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Fill in the worksheet as completely as possible. The TOTAL blocks that will be transferred to the front are numbered and referenced on the front for your convenience. If you have any questions, please don't hesitate to call 907-745-4891 or 694-4891, Monday through Friday between 8:00 a.m. and 5:00 p.m.

SCHEDULE A: RETIREMENT ACCOUNTS, SECURITIES, STOCKS AND BONDS OWNED

NO. OF SHARES OR PAR VALUE	DESCRIPTION OF SECURITIES, STOCKS AND BONDS, BOTH LISTED AND UNLISTED	REGISTERED IN THE NAME OF	MARKET PRICE	TOTAL MARKET VALUE
			\$	\$
TOTAL RETIREMENT ACCOUNTS, SECURITIES, STOCKS AND BONDS OWNED				¹ \$

SCHEDULE B: MORTGAGES OR CONTRACTS OWNED

(Mortgages/Contracts that you receive payments on)

DESCRIPTION OF PROPERTY	NAME OF DEBTOR	MONTHLY PAYMENTS	AMOUNT PAST DUE	ORIGINAL BALANCE	PRESENT BALANCE
		\$	\$	\$	\$
TOTAL MORTGAGES OR CONTRACTS OWNED					² \$

SCHEDULE C: REAL ESTATE OWNED/OWED

Unless otherwise noted, titles stand in name of:

DESCRIPTION OF PROPERTY/IMPROVEMENTS (PHYSICAL ADDRESS/LEGAL DESCRIPTION)	YEAR ACQUIRED	MONTHLY RENTAL INCOME (IF ANY)	LAND AND BUILDINGS VALUE	TO WHOM INDEBTED (IF APPLICABLE)	MONTHLY PAYMENT	CURRENT BALANCE
		\$	\$		\$	\$
TOTAL REAL ESTATE OWNED			³ \$	TOTAL R. E. OWED	^{4a} \$	^{4b} \$

SCHEDULE D: LIFE INSURANCE CARRIED

NAME OF INSURANCE COMPANY	POLICY AMOUNT	NAME OF BENEFICIARY	CASH SURRENDER VALUE	LOANS AGAINST POLICY
			\$	\$
TOTAL LIFE INSURANCE CARRIED			^{5a} \$	^{5b} \$

SCHEDULE E: CREDIT CARD DEBT

NAME AND CITY/STATE OF CREDIT CARD COMPANY	CREDIT CARD COMPANY PHONE NUMBER	CREDIT LIMIT	CURRENT VALUE	MINIMUM MONTHLY PAYMENT
		\$	\$	\$
TOTAL CREDIT CARD DEBT			⁶ \$	\$

SCHEDULE F: OTHER MISCELLANEOUS DEBT OR OTHER CREDIT REFERENCES

NAME AND CITY/STATE OF CREDIT ISSUER	COMPANY/LENDER PHONE NUMBER	CREDIT LIMIT	CURRENT VALUE	MINIMUM MONTHLY PAYMENT
		\$	\$	\$
TOTAL OTHER MISCELLANEOUS DEBT			⁷ \$	\$



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Name:	Date of Birth:
Name:	Date of Birth:
Mailing Address:	
Physical Address:	

AUTHORIZATION TO OBTAIN CREDIT and/or PAYOFF INFORMATION

I hereby grant permission to MATANUSKA VALLEY FEDERAL CREDIT UNION (MVFCU) to obtain any and all information deemed necessary to process my real estate or mortgage loan application. This information includes, but is not limited to, my present and past employment status, my deposit accounts, my present and past consumer credit record, my mortgage and/or rent payment records, and payoff information on any of my existing loans.

I also authorize my creditors and employers to release to any credit bureau and/or to any employee or representative of the MATANUSKA VALLEY FEDERAL CREDIT UNION telephonically, as well as in writing, any information they may require, including data on my current and previous credit history, employment and income, and payoff information. My authorization to release payoff information (including but not limited to the principal balance, interest owed, per diem, and additional charges due upon payoff) extends to any title company. I/we authorize a fax fee and/or other charges as necessary to produce a requested payoff statement.

I also grant permission to accept a photographic copy of this form containing my signature to obtain or provide any information regarding the items mentioned above.

Borrower's Signature	Social Security Number	Date
Co-Borrower's Signature	Social Security Number	Date

EQUAL CREDIT OPPORTUNITY ACT: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (with certain limited exceptions); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning MVFCU is the:

NATIONAL CREDIT UNION ADMINISTRATION (NCUA)
Office of Examination and Insurance
Alexandria, VA. 22314-3428



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N. Main St., Ste. 120 Wasilla,
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SCHEDULE OF BUSINESS DEBT

Company Name _____ Date _____

Creditor	Collateral Description	Original Balance	Current Balance	Note Date	Maturity Date	Interest Rate	Monthly Payment
		\$	\$			%	\$
TOTAL		\$	\$				\$

SCHEDULE OF BUSINESS ASSETS

Description of Asset	Date of Acquisition	Original Purchase Price	Current Market Value
		\$	\$
TOTAL		\$	\$

Authorized Signers _____ / _____ / _____



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ESTIMATE OF CONSTRUCTION COSTS

Member / Builder _____
Property Address _____
Legal Description _____

LAND COSTS

Land Payoff (\$ _____) _____
Land Costs \$ _____
Total \$ _____

PLAN AND PERMIT ESTIMATES

Plans/Permits \$ _____
Engineering \$ _____
Inspections \$ _____
As-Built Survey \$ _____
Total \$ _____

SITE PREPARATION ESTIMATES

Water/Well \$ _____
Sewer/Septic \$ _____
Excavation \$ _____
Total \$ _____

FOOTINGS / FOUNDATION / CONCRETE ESTIMATES

Footings/Foundation \$ _____
Water Proofing \$ _____
Inside Concrete \$ _____
Asphalt \$ _____
Total \$ _____

FRAMING ESTIMATES

Framing Package \$ _____
Siding/Exterior Painting \$ _____
Roofing \$ _____
Framing Labor \$ _____
Total \$ _____

MILLWORK ESTIMATES

Exterior Doors/Windows/Trim \$ _____
Garage Doors \$ _____
Interior Doors/Trim \$ _____
Finish Labor \$ _____
Total \$ _____

PLUMBING/HEATING/ VENTILATION ESTIMATES

Rough In \$ _____
Finish \$ _____
Heating \$ _____

Ventilation \$ _____
Total \$ _____

ELECTRICAL ESTIMATES

Rough In \$ _____
Finish/Light Fixtures \$ _____
Specialty Wiring/Equipment \$ _____
Total \$ _____

INTERIOR COMPLETION ESTIMATES

Insulation/Vapor Barrier \$ _____
Sheetrock/Texture \$ _____
Cabinets \$ _____
Countertops \$ _____
Floor Coverings \$ _____
Fireplace Rough In/Finish \$ _____
Hardware \$ _____
Interior Painting/Finish Details \$ _____
Appliances \$ _____
Finish Labor \$ _____
Other \$ _____
Total \$ _____

MISCELLANEOUS ESTIMATES

Contingency \$ _____
Other \$ _____
Other \$ _____
Other \$ _____
Total \$ _____

FOR MVFCU LOAN OFFICE USE ONLY

FINANCING COST ESTIMATES

Const. Loan Origination Fee \$ _____
Progress Inspection \$ _____
Closing Costs \$ _____
(Title Insurance, Recording Costs, Etc)
Appraisal \$ _____
Construction Insurance \$ _____
Total \$ _____

Total Estimated Construction Costs \$ _____

Date _____ Member(s) Signature(s) _____





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COMMERCIAL BUILDER'S RESUME

BUSINESS

Business Name _____ Phone No. _____

Owners _____ / _____

_____ / _____

Address _____

Business Type ☐ Sole Proprietor ☐ Corporation ☐ Partnership ☐ LLC

Tax ID No. _____ Contractor's License No. & Expiration Date _____ / _____

BUSINESS HISTORY

Years in Business _____

Types of Ventures

☐ Shop/Warehouse

☐ Retail

☐ Office

☐ PUD

☐ Development

☐ Other _____

Related Experience

Summary of Education

NUMBER OF PROJECTS BUILT

This Year _____ Last Year _____ Two Years Ago _____

CUSTOMER REFERENCES

Name _____ Year Built _____

Address _____ Phone No. _____

Name _____ Year Built _____

Address _____ Phone No. _____

Name _____ Year Built _____

Address _____ Phone No. _____



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COMMERCIAL BUILDER'S RESUME

MAJOR SUPPLIERS AND SUB-CONTRACTORS

Name _____	Phone No. _____
Name _____	Phone No. _____
Name _____	Phone No. _____
Name _____	Phone No. _____
Name _____	Phone No. _____

I / we authorize the Matanuska Valley Federal Credit Union to obtain a personal and /or business credit report and to contact suppliers, sub-contractors or customers as references to this resume.

_____	_____
Date	Authorized Signer
_____	_____
Date	Authorized Signer
_____	_____
Date	Authorized Signer



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COMMERCIAL CONSTRUCTION TIMELINE

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(Bar Graph)

WORK TO COMPLETE	MONTH 1				MONTH 2				MONTH 3				MONTH 4				MONTH 5				MONTH 6				MONTH 7				MONTH 8				MONTH 9				MONTH 10				MONTH 11				MONTH 12			
	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4				
Plans/Permitting																																																
Well/Water																																																
Septic/Sewer																																																
Excavation																																																
Footings/Foundation																																																
Inside Concrete																																																
Framing																																																
Roofing																																																
Exterior Doors/Windows																																																
Siding/Exterior Paint																																																
Rough In Plumbing																																																
Rough In Mechanical																																																
Rough In Electrical																																																
Insulation/Vapor Barrier																																																
Sheetrock/Tape/Texture																																																
Interior Paint																																																
Interior Doors/Trim																																																
Cabinets/Countertops																																																
Finish Flooring																																																
Finish Plumbing																																																
Finish Electrical																																																
Punch Out																																																
Notice Of Completion																																																
Long-Term Loan Closing																																																



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LIST OF SUB-CONTRACTORS AND SUPPLIERS

Member / Builder _____

Property Address _____

Legal Description _____

	COMPONENT NAME	PHONE NO.
	Plans	_____
	Building Inspections	_____
	Engineering	_____
	Well	_____
	Septic	_____
	Excavation	_____
	Concrete Supplier	_____
	Concrete Labor	_____
	Lumber Package	_____
	Framing Labor	_____
	Windows / Doors	_____
	Garage Door	_____
	Roofing	_____
	Plumbing Rough In	_____
	Finish Plumbing Supplier	_____
	Ventilation System	_____
	Electrical Rough In	_____
	Electrical Supplier	_____
	Insulation / Vapor Barrier	_____
	Drywall / Textures	_____
	Interior / Exterior Painting	_____
	Cabinet / Counter Top Supplier	_____
	Finish Labor	_____
	Floor Coverings	_____
	Appliances	_____

Date _____ Member(s) Signature(s) _____



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MATERIALS DESCRIPTION

Member / Builder _____

Property Address _____

Legal Description _____

☐ Proposed Construction ☐ Under Construction

FOOTINGS AND FOUNDATION FOOTINGS

Type ☐ Perimeter ☐ Monoslab ☐ Pilings
Material ☐ Concrete ☐ AWW ☐ Steel
Reinforcing Rebar Size _____ Additional Info _____

FOUNDATION

Material ☐ Block ☐ Concrete ☐ AWW ☐ ICF Block
Reinforcing Rebar Size _____
Water Proofing Material _____
Insulation Type _____ Additional Information _____

FRAMING

FLOOR FRAMING

Floor Joist Material _____
Size and Spacing _____
Sub-Flooring Material _____
Additional Information _____

EXTERIOR WALL FRAMING

Framing Material _____
Sheathing Material _____
House Wrap Material _____
Siding Material _____
Exterior Trim Material _____

INTERIOR PARTITION FRAMING

Framing Material _____
Size and Spacing _____
Additional Information _____

ROOF FRAMING

Rafter Material _____
Size and Spacing _____
Truss Material _____
Spacing and Location _____
Sheathing Material _____
Underlayment Material _____



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MATERIALS DESCRIPTION

FRAMING CONT.

Roofing Material _____ Grade _____
Gutters and Downspouts _____

MILLWORK

EXTERIOR DOORS AND WINDOWS

Main Entrance Door Type _____ Material _____
Other Door Types _____ Material _____
Garage Door Type _____ Material _____
Window Type _____ Material _____ ☐ Wood
☐ Vinyl ☐ Other _____ Glass Panes ☐ 1 ☐ 2 ☐ 3 ☐ Low E1 ☐ Heat Mirror
☐ Argon ☐ Screens

Additional Information _____

INTERIOR DOORS AND TRIM

Door Type _____ Material _____
Door and Base Trim Type _____ Material _____
Finish Coatings _____
Additional Information _____

PLUMBING / HEATING / VENTILATION

PLUMBING

Water Supply ☐ Public ☐ Private ☐ Community System
Sewage Disposal ☐ Public ☐ Private ☐ Community System
House Drains ☐ ABS ☐ Cast Iron ☐ Other _____
Water Supply ☐ Copper ☐ Plastic ☐ Other _____
Water Heater Type _____ Make & Model _____

FINISH PLUMBING

Kitchen Sink Make _____ Faucet _____
Bathroom Sink Make _____ Faucet _____
Bath Tub Make _____ Faucet _____
Shower Stall Make _____ Faucet _____
Lavatory Make _____ Faucet _____
Other (Describe) _____

HEATING

Fuel Type ☐ Gas ☐ Oil ☐ Propane ☐ Electric ☐ Wood ☐ Other _____
System Type ☐ Forced Air ☐ Radiant Floor ☐ HWBB ☐ Panel ☐ Other _____
Furnace / Boiler Make and Model _____ Efficiency _____ %

MECHANICAL VENTILATION EQUIPMENT

Make and Model _____
Additional Information _____





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MATERIALS DESCRIPTION

ELECTRICAL

WIRING

Service ☐ Overhead ☐ Underground ☐ Generator
Panel Amps _____ No. of Circuits: _____
Special Wiring ☐ Cable ☐ Phone ☐ Computer ☐ Sec. System ☐ Other _____
Additional Information _____

LIGHTING FIXTURES

Total No. Of Fixtures _____ Approximate Allowance per Fixture: \$ Specialty Lighting (Describe) _____

INTERIOR

INSULATION AND VAPOR BARRIER

Roof Insulation Type _____ R-Value _____
Ceiling Insulation Type _____ R-Value _____
Wall Insulation Type _____ R-Value _____
Floor Insulation Type _____ R-Value _____
Vapor Barrier Type _____ Mill _____

WALL AND CEILING TREATMENT

Material for Wall Finish ☐ Drywall ☐ Wood ☐ Other
Material for Ceiling Finish ☐ Drywall ☐ Wood ☐ Other
Finish Treatment ☐ Texture ☐ Smooth ☐ Other
Decorating Describe (Paint, Wall Paper, Etc) _____
Additional Information _____

CABINETS AND COUNTER TOPS

Kitchen Cabinet Type _____ Material _____
Bathroom Cabinet Type _____ Material _____
Counter Top Type _____ Material _____
Other Cabinets / Built Ins _____
Additional Information _____

FINISH FLOORS

Kitchen Material _____ Price Per Sq. Yard \$ _____
Bath Material _____ Price Per Sq. Yard \$ _____
Living Room Material _____ Price Per Sq. Yard \$ _____
Bed Rooms Material _____ Price Per Sq. Yard \$ _____
Other _____ Material _____ Price Per Sq. Yard \$ _____
Additional Information _____



This credit union is federally insured by the National Credit Union Administration.

NMLS 418470





**REAL ESTATE AND
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MATERIALS DESCRIPTION

STAIRS

Stair Finish ☐ Wood ☐ Carpet ☐ Other _____

Material Type _____

Additional Information _____

HARDWARE

Make, Model and Finish _____

APPLIANCES

Kitchen Oven / Range Make and Model _____

Dishwasher Make and Model _____ Microwave _____

Compacter Garbage _____ Disposal _____

MISCELLANEOUS ITEMS

Fireplace or Wood Stove _____

Specialty Equipment _____

Porches/Decks/Out Bldgs _____

Landscaping, Plantings, and Finish Grade _____

Other _____

Date Applicant Signature

Date Co-Applicant Signature



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Individual(s) Taxpayer Consent to the Use of Tax Return Information

Lender: Matanuska Valley Federal Credit Union

I understand and agree that Lender may obtain, use and share my state and/or federal tax return information for purposes of: 1) reviewing and responding to my loan application; 2) originating the loan; 3) servicing the loan; 4) selling or transferring all or a part of the loan or any interest in it; and (5) internal marketing analysis, marketing to me, and other marketing as permitted by law. I understand to accomplish these purposes Lender may need to share this information with Third Parties, including loan servicers, actual or potential purchasers or investors in loans, government agency loan guarantors, mortgage insurers, marketing companies, etc., depending on the type of loan I have applied for, and I agree to such information sharing for these purposes. For the purpose of this consent to sharing tax return information, Lender and Third Parties includes the affiliates, agents, and any successors or assigns of Lender and Third Parties.

I declare that I am either a taxpayer whose name is shown on the return(s), or a person authorized to obtain and release said tax information. If the request applies to a joint return, at least one spouse's signature is required.

Primary Taxpayer

Date

Joint Taxpayer

Date





Organizational Taxpayer Consent to the Use of Tax Return Information

Lender: Matanuska Valley Federal Credit Union

On behalf of _____, I understand and agree that Lender may
(Name of Organization/Entity)

obtain, use and share the said named organization/entity's state and/or federal tax return information for the purposes of: 1) reviewing and responding to the loan application; 2) originating the loan; 3) servicing the loan; 4) selling or transferring all or a part of the loan or any interest in it; and (5) internal marketing analysis, marketing to said named organization/entity and other marketing as permitted by law. I understand to accomplish these purposes Lender may need to share this information with Third Parties, including loan servicers, actual or potential purchasers or investors in loans, government agency loan guarantors, mortgage insurers, marketing companies, etc., depending on the type of loan applied for, and I agree to such information sharing for these purposes on the said named organization/entity's behalf. For the purpose of this consent to sharing tax return information, Lender and Third Parties includes the affiliates, agents, and any successors or assigns of Lender and Third Parties.

I declare that I am a person authorized to obtain and release tax information on behalf of the named organization/entity. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee or other party, I certify that I have the authority to execute consent on behalf of the named organization/entity.

_____/_____
Authorized Signer / Title

Date

_____/_____
Authorized Signer/ Title

Date





ENVIRONMENTAL CONCERNS QUESTIONNAIRE

REAL ESTATE & COMMERCIAL LENDING

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This Environmental Questionnaire is used to assist in the loan process. Review and complete the form in its entirety. Should you need additional space to complete any question, please attached additional sheets as necessary.

BORROWERS NAME: _____ PROPERTY OWNER: _____

PROPERTY ADDRESS: _____ PAST PROPERTY USE: _____

LEGAL DESCRIPTION: _____ CURRENT PROPERTY USE: _____

Has an environmental assessment ever been completed? ☐ YES ☐ NO If "yes" please attach a copy

Are you aware of any citations, claims, complaints, notices of violations, correspondence with governmental agencies, or internal correspondence regarding or relating to the release, threatened release, or cleanup of hazardous substances, or any other environmental violation or problem at this property past or present? ☐ YES ☐ NO ☐ UNKNOWN

If yes explanation your knowledge of such notices and/or correspondence: _____

Do any of the following potential environmental currently exist, or have existed, on the property?

<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Discarded Batteries
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Stained or Oiled Soil, Sheen on Surface Water
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Containers, Drums, Tanks
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Underground Storage Tanks
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Evidence of Spills, Leaks or Discharge
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Commercial Pesticides / Herbicides
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	PCB's (Transformers, Capacitors, Etc)
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Landfills, Pits Lagoons, Dumping
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Suspected Asbestos Containing Materials
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Lead Paint, Solvents
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Distressed or Damaged Vegetation
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Oil / Grease Separators
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Urea Formaldehyde Foam Insulation
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Unusual Odors
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Other: _____

If yes to any of the above, explain: _____

Is the property being used for, or has the property been used for, any of the following high risk activities?

<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Pesticide / Herbicide Use
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Transportation of Hazardous Materials
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Oil / Petroleum Related Use
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Metal Manufacturing / Tooling
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Paint Shop / Manufacturer
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Heavy Equipment Repair
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Chemical Manufacturing / Storage
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Storage Tanks, Derelict Tanks or Containers
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Junkyard / Landfill
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Laundry / Dry Cleaning
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN	Other: _____

MVFCU STAFF COMPLETION ONLY:

DEC Contaminated Site Search Completed ☐

Date: _____ Initials: _____



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If yes to any of the above, explain: _____

Does any of the following pertain to the surrounding region?

☐ YES ☐ NO ☐ UNKNOWN Within 500 yards of this property, are there any high risk sites?

☐ YES ☐ NO ☐ UNKNOWN Do activities on nearby properties pose an environmental risks to the subject property?

If yes to any of the above, explain: _____

Borrower signature: _____ Date: _____

Owner signature: _____ Date: _____

MVFCU STAFF COMPLETION ONLY:

DEC Contaminated Site Search Completed ☐

Date: _____ Initials: _____