



CONSTRUCTION LOAN PACKAGE CHECKLIST

**REAL ESTATE &
COMMERCIAL LENDING**
501 N Main St., Ste 120
Wasilla, Alaska 99654
907) 745-9165

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

FINANCIAL INFORMATION:

Notices and Disclosures

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

Authorization to obtain credit information

Loan Application (Financial Application)

Pay stubs for the previous 30 day period

Prior two year's tax returns {With W-2's}

Last two months account statements {Checking, savings, stock & bond}

Pre-qualification letter {For long term financing}

Self employed borrows with {Corporations, partnerships, LLC's, LLP's}

Business returns for the previous two years

Current balance sheet and profit and loss statement

Copy of valid photo identification

DISCLOSURE AND AUTHORIZATION:

Consumer construction loan notice

Notices and Disclosures for In-house Real Estate Loans

CONSTRUCTION INFORMATION:

Estimate of construction costs {With supporting bids}

Plot plan

Materials description form

Blueprints / plans {Two sets}

Owner builder resume' {If managing the project}

Copy of contractor's license and business license and residential endorsement {If not managing the project}

List of sub-contractors and suppliers

Construction time line

Earnest money agreement on lot {If applicable}

Proposed energy rating {Heat loss analysis}

Soils and percolation test {If applicable}

Zoning classification, architectural and CCR requirements

Well log and septic permit {With health authority approval}

Utility services {Available at the site}

Appraisal {"As proposed" credit union will order}

Proof of insurance {**Hazard w/ course of construction or builders risk endorsement**} Prior to closing

Other: _____



COURSE OF CONSTRUCTION AND LONG TERM LOAN ITEMS NEEDED

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The following items will be needed during the course of the construction loan and shortly after the construction is completed to provide the long term financing for the project:

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 ICC 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

PRIOR TO LONG TERM LOAN CLOSING:

- Notice of completion {Filed 15 days prior to long term loan closing}
- As-built survey
- Final appraisal {Photos, recertification of value, completion of misc. work}
- Final municipal or ICC inspection form {PUR 102}
- Final thermal / energy certification {PUR 101}
- Lien waivers {If applicable}
- Homeowners insurance binder / policy {Mortgagee clause}
- Any investor {Long term loan} special conditions satisfied
- Escrow for completion {Seasonal related items due to weather, no health and safety issues allowed}

ADVISORY NOTE:

This loan package has been assembled to assist you in understanding the complexity of an interim construction loan and to make it as easy as possible for you to gather the required documentation and knowledge to engage in this endeavor. Please be aware that the biggest pitfall in the interim construction process is the underestimating of both the costs and time involved to complete the project. Uncontrollable events and untimely delays will probably impact your project at some point. Having the adequate contingency built into the process for both cost and time overruns will be of paramount importance. You will also be required to have a sizable investment in the project in the form of either cash or land equity. In addition, you will need to show proof of sufficient assets {preferably in cash reserves} to cover potential cost overruns as well as long term closing costs with reserves for taxes and insurance.

If you are uncomfortable with the scope of the project and its requirements, or you are unable to show your capacity to manage this type of endeavor, then it is suggested that you engage a general contractor to assist with your homes' construction. You will still be able to control the purse strings with the credit union, but the contractor will assist you with all of the other aspects of the project. Please feel free to ask as many questions as needed from our credit union staff to help clarify any points of concern or confusion. We hope to make this complicated process as easy and understandable as possible for our members.



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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



This Credit Union is federally insured by the National Credit Union Administration.
NMLS #418470





BUILDER'S RESUME FOR THE OWNER BUILDER

**REAL ESTATE &
COMMERCIAL LENDING**
501 N Main St., Ste 120
Wasilla, Alaska 99654
907) 745-9165

OWNER BUILDER:

NAME: _____ ACCOUNT NO.: _____

PHONE NO: _____ CELL NO: _____

ADDRESS: _____

BUILDING PERMIT: _____

BUILDING HISTORY:

ARE YOU CURRENTLY OR HAVE YOU EVER BEEN EMPLOYED IN THE CONSTRUCTION INDUSTRY?

YES NO

YEARS OF EXPERIENCE: _____

EXPERIENCE:	FRAMING	ELECTRICAL	PLUMBING	CONCRETE
	ROOFING	EXCAVATION	MASONRY	FLOORING/TILE
	BLUE-PRINT DESIGN	FINISH WORK	OTHER	

OTHER RELATED EXPERIENCE:

SUMMARY OF EDUCATION:

(Please attach all certificates)

Initials: _____



BUILDER'S RESUME FOR THE OWNER BUILDER

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NUMBER OF HOMES BUILT PREVIOUSLY:

WHEN: _____

IMPROVEMENTS:

DESCRIBE CURRENT IMPROVEMENTS TO YOUR CONSTRUCTION LOCATION
(i.e. WELL AND SEPTIC INSTALLATION, COMPLETE THOROUGH FRAMING, ETC.)

AUTHORIZED SIGNER: _____ DATE: _____

AUTHORIZED SIGNER: _____ DATE: _____



ESTIMATE OF CONSTRUCTION COST

**REAL ESTATE &
COMMERCIAL LENDING**
501 N Main St., Ste 120
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907) 745-9165

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 \$ _____

FINANCING COST ESTIMATES

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

Total Estimated Construction Costs \$ _____

Date _____ Member(s) Signature(s) _____

Date _____ Member(s) Signature(s) _____



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 _____
Roofing Material _____ Grade _____
Gutters and Downspouts _____



MATERIALS DESCRIPTION

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 E 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

Information _____

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 _____



MATERIALS DESCRIPTION

ELECTRICAL

WIRING

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

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 _____

STAIRS

Stair Finish ☐ Wood ☐ Carpet ☐ Other _____
Material Type _____
Additional Information _____



MATERIALS DESCRIPTION

HARDWARE

Make, Model and Finish _____

APPLIANCES

Kitchen Oven / Range Make and Model _____

Dishwasher Make and Model _____

Microwave Make and Model _____

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 _____



LIST OF SUB-CONTRACTORS AND SUPPLIERS

REAL ESTATE &
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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) _____

Date _____ Member(s) Signature(s) _____



CONSTRUCTION TIME LINE

(BAR GRAPH)

[illegible]



ENVIRONMENTAL CONCERNS QUESTIONNAIRE

REAL ESTATE & COMMERCIAL LENDING

501 N Main St., Ste 120
Wasilla, Alaska 99654
907) 745-9165
Fax: (907) 745-9168

www.mvfcu.coop

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: _____



ENVIRONMENTAL CONCERNS QUESTIONNAIRE

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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: _____



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ELECTRONIC COMMUNICATIONS AGREEMENT

We may send you information and documents by email related to your loan or in reference to other inquiries if you so choose to receive them in said way. If required by law, and unless you have provided us with consent to receive electronic communications as required by the Electronic Signatures in Global and National Commerce Act (ESIGN Act), such information may also be provided in hard copy. Note that this document does not provide actual e-sign consent. If you would like to receive email from us, please provide your preferred email address below. We will never request personal or sensitive information via email from you.

I would like to receive emails from Matanuska Valley Federal Credit Union at the following email address:

(e-mail address)

I understand that I am not required to consent to the electronic delivery of information or documents and separate ESIGN Act consumer consent to electronic delivery may be required for certain types of communications.

BORROWER:

X_____

Date



This Credit Union is federally insured by the National Credit Union Administration.
NMLS #418470





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ELECTRONIC COMMUNICATIONS AGREEMENT

We may send you information and documents by email related to your loan or in reference to other inquiries if you so choose to receive them in said way. If required by law, and unless you have provided us with consent to receive electronic communications as required by the Electronic Signatures in Global and National Commerce Act (ESIGN Act), such information may also be provided in hard copy. Note that this document does not provide actual e-sign consent. If you would like to receive email from us, please provide your preferred email address below. We will never request personal or sensitive information via email from you.

I would like to receive emails from Matanuska Valley Federal Credit Union at the following email address:

(e-mail address)

I understand that I am not required to consent to the electronic delivery of information or documents and separate ESIGN Act consumer consent to electronic delivery may be required for certain types of communications.

BORROWER:

X_____

Date



This Credit Union is federally insured by the National Credit Union Administration.
NMLS #418470





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

