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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}

<p>Yes    No</p>	<p>Does the business or its principals have a pending application at another financial institution?</p> <p>Is the business or its principals an endorser, guarantor, or co-maker for another?</p> <p>Has the business or its principals ever been declared bankrupt?</p> <p>Are there any unsatisfied judgments against the business or its principals?</p> <p>Does the business or its principals owe any taxes for years prior to this year?</p> <p>Is the business or its principals involved in any claim or lawsuit?</p> <p>Are any assets pledged or mortgaged other than those stated on the Business and Personal Financial Statements submitted with this application?</p> <p>Other obligations or disclosures not mentioned above?</p>
------------------	--

Additional Details Section: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_



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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 \_\_\_\_\_



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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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**PERSONAL FINANCIAL STATEMENT**

<b>APPLICANT</b>		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"/> OWN <input type="checkbox"/> RENT
MAILING ADDRESS		CITY	STATE	ZIP CODE	
<b>CO-APPLICANT</b>		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)	
<b>TOTAL INCOME</b>	<b>\$</b>

**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

**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.	
<b>TOTAL ASSETS</b>	<b>\$</b>

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		
<b>TOTAL MONTHLY PAYMENTS</b>	<b>\$</b>	<b>\$</b>
<b>TOTAL LIABILITIES (Total Owing)</b>	<b>\$</b>	
<b>NET WORTH (Total Assets-Total Liabilities)</b>	<b>\$</b>	
<b>TOTAL LIABILITIES + NET WORTH</b>	<b>\$</b>	



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# PERSONAL FINANCIAL STATEMENT

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- 1. Yes No Are you relying on Property located in a Community Property State for this application?
- 2. Yes No Are you relying on your Co-Applicant's income for this application?
- 3. Yes No Are you a cosigner or guarantor for another?
- 4. Yes No Have you ever been adjudicated bankrupt?
- 5. Yes No Is there any unsatisfied judgment against you or tax liens against your property?
- 6. Yes No Are you a defendant in any suit or legal action?

**If the answer to questions 3 - 6 are Yes, please provide details on a separate sheet.**

### READ BEFORE SIGNING

*For the purpose of procuring and maintaining credit, in any form whatsoever, with MVFCU from time to time, the undersigned submits the foregoing and following statement and information contained on both pages of this statement both written and printed and including supplemental statements as being a full, true and correct statement of my financial condition on the date stated. The undersigned agrees to notify MVFCU in writing of any materially unfavorable change in my financial condition, and in the absence of such notice, or of a new and full written statement, this may be considered as a continuing statement and substantially correct; and it is hereby expressly agreed that upon application for further credit, this statement shall have the same force and effect as if delivered as an original statement of my financial condition at the time such further credit is requested. Verification may be obtained from any source named in this application and from any credit reporting agency. I understand that MVFCU will keep this application whether or not it is approved. CAUTION: It is a federal crime to give false information or forge a document to induce a federal credit union to grant a loan (title 18 Sec. 1014 of the U.S. Code).*

\_\_\_\_\_  
Date Applicant Signature

\_\_\_\_\_  
Date Co-Applicant Signature



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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
			\$	\$
<b>TOTAL RETIREMENT ACCOUNTS, SECURITIES, STOCKS AND BONDS OWNED</b>				<sup>1</sup> \$

### 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
		\$	\$	\$	\$
<b>TOTAL MORTGAGES OR CONTRACTS OWNED</b>					<sup>2</sup> \$

### 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
		\$	\$		\$	\$
<b>TOTAL REAL ESTATE OWNED</b>				<sup>3</sup> \$	<b>TOTAL R. E. OWED</b>	
				<sup>4a</sup> \$	<sup>4b</sup> \$	

### SCHEDULE D: LIFE INSURANCE CARRIED

NAME OF INSURANCE COMPANY	POLICY AMOUNT	NAME OF BENEFICIARY	CASH SURRENDER VALUE	LOANS AGAINST POLICY
			\$	\$
<b>TOTAL LIFE INSURANCE CARRIED</b>			<sup>5a</sup> \$	<sup>5b</sup> \$

### 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
		\$	\$	\$
<b>TOTAL CREDIT CARD DEBT</b>			<sup>6</sup> \$	\$

### 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
		\$	\$	\$
<b>TOTAL OTHER MISCELLANEOUS DEBT</b>			<sup>7</sup> \$	\$



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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
		\$	\$			%	\$
<b>TOTAL</b>		\$	\$				\$

**SCHEDULE OF BUSINESS ASSETS**

Description of Asset	Date of Acquisition	Original Purchase Price	Current Market Value
		\$	\$
<b>TOTAL</b>		\$	\$

Authorized Signers \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_



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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

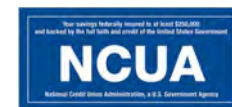
(Bar Graph)

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	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 \_\_\_\_\_

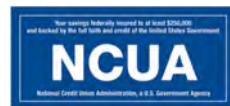
	COMPONENT NAME	PHONE NO.
	Plans	_____
	Building Inspections	_____
	Engineering	_____
	Well	_____
	Septic	_____
	Excavation	_____
	Concrete Supplier	_____
	Concrete Labor	_____
	Lumber Package	_____
	Framing Labor	_____
	Windows / Doors	_____
	Garage Door	_____
	Roofing	_____
	Plumbing Rough In	_____
	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 \_\_\_\_\_







## 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 \_\_\_\_\_





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Wasilla, Alaska 99654  
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Fax: (907) 745-9168  
www.mvfcu.coop

**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





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www.mvfcu.coop

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