

# RESIDENTIAL CONSTRUCTION PROFESSIONAL BUILDER LOAN APPLICATION PACKAGE

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## CONSTRUCTION LOAN PACKAGE CHECKLIST – PROFESSIONAL BUILDER

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 with two prior years historical 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 {Two sets for conventional, three set for FHA or VA}
- \_\_\_\_\_ Plot plan {Three sets for FHA or VA}
- \_\_\_\_\_ 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
- \_\_\_\_\_ Other: \_\_\_\_\_ {Completed FHA or VA package if buyers long term financing requires it}

## COURSE OF CONSTRUCTION AND LONG TERM LOAN ITEMS NEEDED

### 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}

### PRIOR TO LONG TERM LOAN CLOSING

- Notice of completion {Filed 15 days prior to long term loan closing}
- Recertification of as-built survey
- Well log and septic permit with health authority approval
- Final appraisal {Photos, recertification of value, completion of misc. work}
- Final municipal or ICBO inspection form {PUR 102}
- Final FHA or VA inspection and certifications
- Final thermal / energy certification {PUR 101}
- Lien waivers {If applicable}
- 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

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

### MEMBER BUSINESS INFORMATION:

Name of Borrower or Company Name Address

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
			\$
			\$
			\$
			\$

(Please provide a Personal Financial Statement for each owner or principal)

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

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

### 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 ATTACHEMENTS**

- 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}
- Business Tax Returns {Last 3 years, full copies}
- 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



## 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 \$ \_\_\_\_\_

**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) \_\_\_\_\_

## LOAN APPLICATION/FINANCIAL STATEMENT

AMOUNT REQUESTED		REPAY NO. OF MONTHS	PURPOSE OF LOAN			No. OF YEARS AT PHYSICAL ADDRESS	
<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"/> DOWN <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>	

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).*

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Date Applicant Signature

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Date Co-Applicant Signature



**ASSETS AND LIABILITIES WORKSHEET**

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 10:00 a.m. and 6:00 p.m. You may also wish to visit the MVFCU commercial website at [www.mvfcu.com](http://www.mvfcu.com) for more information.

**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> \$	\$



### 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 \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_



11/15/2013



## 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. \_\_\_\_\_



**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







## CONSTRUCTION LOAN DISTRIBUTION REQUEST

Member Loan No. \_\_\_\_\_ Maturity Date: \_\_\_\_\_

Member / Builder \_\_\_\_\_

Property Address \_\_\_\_\_

Legal Description \_\_\_\_\_

Loan Amount \$ \_\_\_\_\_ Total Disbursed to Date \$ \_\_\_\_\_

Total Disbursement Requested at this Time \$ \_\_\_\_\_

Please Complete the Areas for which Disbursements will be Requested.

Aggregate Cost Area	Estimated Cost	X % Completed	- Prior Disbursement	= Disbursement Request
Plans / Permits		X _____ %	- _____	= _____
Site Preparation		X _____ %	- _____	= _____
Foundation / Concrete		X _____ %	- _____	= _____
Framing		X _____ %	- _____	= _____
Millwork		X _____ %	- _____	= _____
Plumbing		X _____ %	- _____	= _____
Electrical		X _____ %	- _____	= _____
Interior		X _____ %	- _____	= _____
Miscellaneous		X _____ %	- _____	= _____
_____		X _____ %	- _____	= _____
Interest		X <u>N/A</u> %	- _____	= _____

Total Disbursement Requested at this Time \$ \_\_\_\_\_

Since the last disbursement request, I/we have received the following: *(Attach copies, if applicable)*

Notice of Right to Lien \_\_\_\_\_ Stop Lending Notice \_\_\_\_\_ Claims of Lien \_\_\_\_\_ Lien Release \_\_\_\_\_

None of the Above \_\_\_\_\_

Since the last disbursement request I/we have run into the following problems or delays with the construction project: *(Please explain the nature of the problem or delay and if it will impact the time frame or estimated cost of the project.)*

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_





As of \_\_\_\_\_, 20\_\_\_\_, I/we have completed the above referenced work either completely or partially as noted. I/we will use the disbursed funds in the amount stated to pay for the costs associated with the project as outlined below:

Please deposit the disbursement request into my construction checking account no. \_\_\_\_\_ and/or make cashier's checks as follows:

Payable To \_\_\_\_\_ Amount \$ \_\_\_\_\_

Payable To \_\_\_\_\_ Amount \$ \_\_\_\_\_

Payable To \_\_\_\_\_ Amount \$ \_\_\_\_\_

The requested disbursements will be used to make payments to those sub-contractors or suppliers on this project for whom I/we have obtained services, supplies, equipment or materials. (Please indicate if you have paid for an item directly and these proceeds will be used to reimburse you for that expenditure. Attach a copy of the paid receipt.)

Sub-Contractor/Supplier \_\_\_\_\_ Contracted Price \$ \_\_\_\_\_

Telephone Number \_\_\_\_\_ Change Orders \$ \_\_\_\_\_

Services, Supplies, Equipment Or Materials Provided: \_\_\_\_\_ Payments Made \$ \_\_\_\_\_

\_\_\_\_\_ Unpaid Balance \$ \_\_\_\_\_

\_\_\_\_\_ Amount Now Owed \$ \_\_\_\_\_

\_\_\_\_\_ Amount To Be Paid

\_\_\_\_\_ From This Request \$ \_\_\_\_\_

Sub-Contractor/Supplier \_\_\_\_\_ Contracted Price \$ \_\_\_\_\_

Telephone Number \_\_\_\_\_ Change Orders \$ \_\_\_\_\_

Services, Supplies, Equipment Or Materials Provided: \_\_\_\_\_ Payments Made \$ \_\_\_\_\_

\_\_\_\_\_ Unpaid Balance \$ \_\_\_\_\_

\_\_\_\_\_ Amount Now Owed \$ \_\_\_\_\_

\_\_\_\_\_ Amount To Be Paid

\_\_\_\_\_ From This Request \$ \_\_\_\_\_

(Continued on following page.)





Sub-Contractor/Supplier \_\_\_\_\_ Contracted Price \$ \_\_\_\_\_  
 Telephone Number \_\_\_\_\_ Change Orders \$ \_\_\_\_\_  
 Services, Supplies, Equipment Or Materials Provided: Payments Made \$ \_\_\_\_\_  
 \_\_\_\_\_ Unpaid Balance \$ \_\_\_\_\_  
 \_\_\_\_\_ Amount Now Owed \$ \_\_\_\_\_  
 \_\_\_\_\_ Amount To Be Paid  
 \_\_\_\_\_ From This Request \$ \_\_\_\_\_

Sub-Contractor/Supplier \_\_\_\_\_ Contracted Price \$ \_\_\_\_\_  
 Telephone Number \_\_\_\_\_ Change Orders \$ \_\_\_\_\_  
 Services, Supplies, Equipment Or Materials Provided: Payments Made \$ \_\_\_\_\_  
 \_\_\_\_\_ Unpaid Balance \$ \_\_\_\_\_  
 \_\_\_\_\_ Amount Now Owed \$ \_\_\_\_\_  
 \_\_\_\_\_ Amount To Be Paid  
 \_\_\_\_\_ From This Request \$ \_\_\_\_\_

Sub-Contractor/Supplier \_\_\_\_\_ Contracted Price \$ \_\_\_\_\_  
 Telephone Number \_\_\_\_\_ Change Orders \$ \_\_\_\_\_  
 Services, Supplies, Equipment Or Materials Provided: Payments Made \$ \_\_\_\_\_  
 \_\_\_\_\_ Unpaid Balance \$ \_\_\_\_\_  
 \_\_\_\_\_ Amount Now Owed \$ \_\_\_\_\_  
 \_\_\_\_\_ Amount To Be Paid  
 \_\_\_\_\_ From This Request \$ \_\_\_\_\_

I/we understand that I/we are required by state statute and our construction loan agreement with the Matanuska Valley Federal Credit Union to use any loan proceeds disbursed for the purposes as specified above. I/we also understand that failure to do so will, if intentional, be a class A misdemeanor and breach our agreement with the credit union.

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

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





## 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)



11/15/2013



## MATERIALS DESCRIPTION

Member / Builder \_\_\_\_\_

Property Address \_\_\_\_\_

Legal Description \_\_\_\_\_

Proposed Construction     Under Construction

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

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

**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 \_\_\_\_\_

**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 \_\_\_\_\_

**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



## LIST OF LOCAL ICC INSPECTORS AND HOME ENERGY RATERS

### ICC (INTERNATIONAL CODE COUNCIL) INSPECTORS

COMPANY	INSPECTOR	AREA	PHONE NO.	E-MAIL
<b>Active Inspections &amp; Energy Ratings</b> P.O. Box 871825 Wasilla, Palmer Wasilla, AK. 99687	Carol Perkins Caryl Swinford	Glenallen Eagle River/Chugiak	907-376-0402 (fax) 376-0492	<a href="mailto:activeinspections@gci.net">activeinspections@gci.net</a>
<b>Willow Inspections</b> P.O. Box 264 Willow, AK 99688	Patrick Nault	Wasilla, Palmer, Sutton, Eagle River, Talkeetna	907-495-5500	<a href="mailto:winspect@pobox.mtaonline.net">winspect@pobox.mtaonline.net</a>
<b>Energy Design Associates</b> 17526 Rachel Circle Eagle River, AK. 99577	Stuart Brooks	Glenallen Anchorage Eagle River/Chugiak Palmer/Wasilla	907-696-5573 (fax) 696-5573	
<b>Energy Efficiency Associates</b> Po Box 237 Willow, AK. 99688	Chuck Renfro	Willow	907-277-0955 (fax) 277-0956	<a href="mailto:crenfro@alaska.net">crenfro@alaska.net</a>
<b>Home Inspections Plus +</b> 17640 Lacey Dr. Eagle River, AK 99577	Troy Bloxom	Statewide	907-694-7587 (fax) 694-6649	<a href="mailto:homeinsp@mtaonline.net">homeinsp@mtaonline.net</a>
<b>Fairview Property Consultants</b> 5159 S Snowshoe Pkwy Wasilla, AK 99654	Mike Divis	Wasilla	907-373-7599 (fax) 373-7590	<a href="mailto:divis@mtaonline.net">divis@mtaonline.net</a>
<b>Lynne Lake Home Inspections</b> P.O. Box 201 Willow, AK. 99688	John Hill	Willow	907-495-6413 (fax) 495-6415	<a href="mailto:lynnelake@gci.net">lynnelake@gci.net</a>
<b>Owens Inspection Services</b> P.O. Box 3589 Palmer, AK. 99645	David Owens	Palmer/Wasilla	907-746-5471 (fax) 746-5476	<a href="mailto:daveo@pobox.mtaonline.net">daveo@pobox.mtaonline.net</a>
<b>Ti-Le-An Management</b> 165 E. Parks Hwy Suite 207 Wasilla, AK 99654	Bill Bruu	Statewide	907-373-5296 (fax) 376-0879	<a href="mailto:bill@tilean.com">bill@tilean.com</a>
<b>Curry Inspection Services</b> P.O. Box 877398 Wasilla, AK 99687	David A Curry		907-376-4652	
<b>Alpenglow Inspectors</b> 490 N Main Suite 175 Wasilla, AK 99654	Benjamin Vandorn Brian Vandorn Jacob Vandorn	Anchorage Eagle River, Chugiak, Valley	907-357-9999 (cell) 841-4747 (fax) 373-2794	<a href="mailto:info@alpenglowinspections.com">info@alpenglowinspections.com</a>
<b>Milby Construction INC</b> 2951 McRae Dr Wasilla, AK 99654	Robert L Milby SR	Anchorage, Eagle River, Sutton, Big Lake, Willow, Mat Su Borough	907-745-4337	<a href="mailto:lmiby@mtaonline.net">lmiby@mtaonline.net</a>

**HOME ENERGY RATERS**

COMPANY	RATER	AREA	PHONE NO.	E-MAIL
<b>Active Inspections &amp; Energy Ratings</b> P.O. Box 871825 Wasilla, AK. 99687	Carol Perkins	Glenallen Eagle River/Chugiak Palmer/Wasilla	907-376-0402 (fax) 376-0492	<a href="mailto:activeinspections@gci.net">activeinspections@gci.net</a>
<b>Energy Design Associates</b> 17526 Rachel Circle Eagle River, AK. 99577 Palmer/Wasilla	Stuart Brooks	Glenallen Anchorage Eagle River/Chugiak	907-696-5573 (fax) 696-5573	
<b>Energy Efficiency Associates</b> Po Box 237 Willow, AK. 99688	Chuck Renfro	Willow	907-277-0955 (fax) 277-0956	<a href="mailto:crenfro@alaska.net">crenfro@alaska.net</a>
<b>Owens Inspection Services</b> P.O. Box 3589 Palmer, AK. 99645	David Owens	Palmer/Wasilla	907-746-5471 (fax) 746-5476	<a href="mailto:daveo@pobox.mtaonline.net">daveo@pobox.mtaonline.net</a>
	Richard Owens	Palmer/Wasilla	907-232-5644	<a href="mailto:rich_r_owens@hotmail.com">rich_r_owens@hotmail.com</a>
<b>R-Plus Company</b> P.O. Box 874788 Wasilla, AK. 99687	Tom Dolan	Wasilla	907-376-5735 (fax) 376-4869	<a href="mailto:dolan@ak.net">dolan@ak.net</a>
<b>Ti-Le-An Management</b> 1650 Cottonwood Creek Drive Wasilla, AK 99654	Bill Bruu	Wasilla	907-373-5296 (fax) 376-0879	<a href="mailto:bill@tilean.com">bill@tilean.com</a>