



Construction Loan Checklist

Building a home can be a daunting task. From architect, to builder, to tradesmen and everyone else in between, there is a lot to take care of. This is where we come in. We are happy to assist you in any way you need. We will offer advice, point you in the right direction, and listen to your every need. The following list shows everything you will need to complete the construction loan process, from start to finish. If you have any questions regarding the items below, feel free to give us a call. Our numbers are listed at the bottom of the page.

Construction Loan Items

Detailed and accurate building plans

- Builder's cost breakdown (contractor statement)
- Copy of deed, if the lot is titled to borrower
- Purchasing agreement if borrower is purchasing lot in conjunction with the construction loan

All Applicants

- Real Estate Loan Application - we will provide and help you complete
- 30 days of consecutive pay stubs
- 2 of your most recent bank statements
- 2 most recent federal income tax returns
- 2 most recent W-2 forms
- Fully executed purchase agreement (if applicable)
- Home Owner's insurance information

If Self-Employed

- Last year-end financial statement and current year interim statement

To start your construction loan process, give our professional mortgage loan officers a call at (708) 946-2246.