



Thank you for your interest in a **Home Construction Loan for a Single Family Residence** through Pacifica South Bancorp.

The loan you are requesting is to pay for or payoff your lot; pay for on-site and off-site improvements and structures, and pay for permits and fees on your lot; all which are to be paid at different Stages.



As a result, additional information pertaining to your proposed project is required to complete your loan application. Therefore, in addition to the financial information requested from you in the form *ITEMS NEEDED TO PROCESS YOUR LOAN*, you will need to

- ✓ **FIRST, CHECK THE BOXES THAT APPLY TO YOU,**
- ✓ **NEXT, GATHER THE ITEMS IN THE CHECKED BOXES &**
- ✓ **THEN, PROVIDE THOSE ITEMS WITH YOUR APPLICATION.**

Please note that even though some of the items will need to come from the builder or contractor, you need to insure that those items are provided as well.

All these items are required along with your credit information to obtain loan approval.

<input checked="" type="checkbox"/> <b><u>TWO FLOOR PLANS OF HOME</u></b> Showing Architects Plans, Architects Rendering Specifications Property Profile (Form provided by PSB)	<input type="checkbox"/> <b>You are purchasing the Lot in this transaction</b> Purchase Contract or Agreement for Lot Escrow Instructions (if issued by Closing Agent prior to Closing)
<input checked="" type="checkbox"/> <b><u>COPIES OF PERMITS OBTAINED</u></b> May also have been obtained by the Contractor	<input type="checkbox"/> <b>You purchased the Lot within the past 12 months</b> HUD-1 Closing Statement provided by Closing Agent
<input checked="" type="checkbox"/> <b><u>COPIES OF APPROVALS</u></b> From City/County/Homeowner's Association	<input type="checkbox"/> <b>You were gifted the Lot within the past 12 months</b> Gift Letter from donor Proof donor owned Lot more than 12 months
<input checked="" type="checkbox"/> <b><u>ITEMS GENERALLY PROVIDED BY THE CONTRACTOR</u></b> Description of Materials provided by Contractor Line Item Cost Breakdown, listing costs for all materials and labor (Form provided by PSB) Builder's Statement, listing Builder's projects and credit references (Form provided by PSB) Construction Contract between you and Builder(s) stating the <b>FIXED PRICE</b> and <b>TIME TO COMPLETE</b> the Project and any other improvements of the Project. Survey or Engineering Plan Specifications	<input type="checkbox"/> <b>You are Selling your current residence</b> Copy of Listing Agreement
	<input type="checkbox"/> <b>You are building or having built a Garage &amp; other on Site Built Improvements</b> Copies of Plans and Specifications, Signed & dated by you and Dealer/Contractor.
	<input type="checkbox"/> <b>Other</b> _____ _____ _____