

# custom construction: document checklist

**With an all-in-one custom construction loan,** you can turn your dream house into reality. In addition to the documents we'll need from you, here's a handy list of items that we'll need to get from your builder to ensure that the process runs smoothly and that there's no delay in getting started.

## BUILDER ACCEPTANCE INFORMATION

- Completed Builder's Resume
- Completed W-9 Form
- Acknowledgement of insurance requirements
- Copy of general liability insurance with a minimum \$500,000 per occurrence. Umpqua Bank will be added as certificate holder prior to your first draw.
- Copy of worker's compensation insurance (if applicable)

## PROJECT APPROVAL DOCUMENTATION

- Complete set of working plans, signed and dated by you and the builder to include the following:
  - Foundation plan
  - Framing plan
  - Site plan (plot plan)
  - Floor plan
  - All four elevations
  - Well and/or septic, if applicable

## PROJECT APPROVAL DOCUMENTATION, CONT'D.

- Construction contract, signed and dated by you and the builder to include the following:
  - Fixed price
  - Scheduled dates for commencement and completion (event dates are acceptable)
  - All change orders will be in writing and bank will be notified prior to any change implementation
  - Payment method compatible with Umpqua Bank's line item disbursement method
  - Subject property numerical street address or full legal description
- Detailed description of materials, signed and dated by you and the builder
- Line item budget, signed and dated by you and the builder
- Subcontractor and supplier list for the project
- Land purchase and sale agreement (if applicable)

*Please review the Custom Construction Loan Frequently Asked Questions document for more information about the lending process.*

**Please contact us with any questions about the loan process.  
We're here to help!**

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