**RENOVATION CHECKLIST**

**FIRST STEPS:**
- Determine needs & budget (your loan officer can assist in getting you a firm number you can qualify for)
- Make a wish list of what you’d like to accomplish

- Choose your contractor
- Determine which items on your wish list you can accomplish with your budget
- Start the planning process

**GATHER DOCUMENTS FOR YOUR FINANCING:**
- Tax returns
- W2s
- Bank/Asset statement
- Current income information

- Appraisal (based upon “as completed” condition and value)
- Contractor agreement (we can provide you that meets the program requirements)

**BRING IT HOME:**
- Work with your loan officer to close your loan
- Start construction (5 interim progress draws allow for completed work)

- Complete project
- Pass final inspection to confirm all items of original bid have been successfully completed

**ENJOY YOUR IMPROVED HOME!**

**LET’S CHAT!**
Our loan advisors are available days and evenings at your convenience.