

# Welcome

Thank you for  
considering



as you prepare  
to build!

Enclosed in this new construction planning packet you'll find examples of forms, samples, and other information you'll submit with your loan application:

- Loan application overview
- Sample plans
- Cost estimate sheets
- Specification sheets
- Field Review Checklist

The enclosed cost estimate sheets are also available via email or on floppy disk, from which they can be prepared on your or your contractor's computer. All forms are in either Microsoft Excel or Word. Forms supplied by you or your contractor may also be acceptable.



# Pre-Construction Packet Overview

Building a new home is exciting! And The First Citizens National Bank is here to help you streamline and facilitate the construction loan process wherever possible.

To facilitate this process, *FCNB* has compiled a straightforward and easy-to-follow pre-construction packet. Following is a list of what *FCNB* requires to process your loan application. Complying with these requirements will allow us to close your loan quickly.

## *Happy Building!*

### **Forms and information to submit with your loan application:**

- Elevation views (front, back, side) of your proposed building - example provided.
- A floor plan - example provided
- Cost estimates - complete the cost estimate form - provided.
- Specs - a listing and description of materials (form included)

### **Things to keep in mind as you move through the construction process:**

- *FCNB* requires a proforma appraisal based upon the plans and specifications submitted by the borrower/builder. *FCNB* will request this upon completion of your real estate loan application.
- *FCNB* doesn't charge for the first five (5) construction disbursements (draws) against your construction loan. There is no limit for additional disbursements (draws), which are \$50 each.
- *FCNB* will conduct a field review and advance funds within five (5) business days from the date the draw request is submitted to bank.
- *FCNB* does require a final (completion) certificate by an appraiser.
- *FCNB* also requires lien waivers signed by either the contractor or the customer (if self-contracting the construction) at each draw request - example provided.

# Specifications

## A Description of Materials Needed for Your New Building\*

Builder:	<input type="text"/>		
Subdivision:	<input type="text"/>	County:	<input type="text"/>
Property Address:	<input type="text"/>	State:	<input type="text"/>
City:	<input type="text"/>	Zip Code:	<input type="text"/>

Describe all material and equipment to be used, whether or not shown on drawings, by placing a check or an (X) in the appropriate block. If the space indicated for your materials is not described, inaccurate, or insufficient, then describe in "Additional Info" under appropriate section, or in Miscellaneous.

**1 Site**

Public Sewer	<input type="checkbox"/>	Public Sewage	<input type="checkbox"/>	Septic Tank	<input type="checkbox"/>	Other	<input type="checkbox"/>
Natural Gas	<input type="checkbox"/>	Well & Pump	<input type="checkbox"/>	Community System	<input type="checkbox"/>		
Liquid Petrol.	<input type="checkbox"/>	Electricity	<input type="checkbox"/>	Total Electric	<input type="checkbox"/>		

Additional Info:

**2 Foundation**

Footings	Poured Concrete	<input type="checkbox"/>		Poured Concrete	<input type="checkbox"/>	P.S.I.	<input type="checkbox"/>
Foundation Walls	Concrete Block	<input type="checkbox"/>		Concrete Block	<input type="checkbox"/>	P.S.I.	<input type="checkbox"/>
Support Columns	Concrete Block	<input type="checkbox"/>		Steel Post	<input type="checkbox"/>	Other	<input type="text"/>
Slab on Grade	Yes or No	<input type="checkbox"/>		Partial	<input type="checkbox"/>	P.S.I.	<input type="checkbox"/>
Waterproofing	Specify:	<input style="width: 100%;" type="text"/>					

Additional Info:

**3 Basement Area:**

	Full	<input type="checkbox"/>	Partial	<input type="checkbox"/>	None	<input type="checkbox"/>
Open & Unfinished			Walls studded in	<input type="checkbox"/>		
Plumbing studded in for			fixtures in unfinished basement area			
Finished Area	Ceiling Height	<input type="checkbox"/>	feet			
	Ceiling Same as main level	<input type="checkbox"/>		Other:	<input type="text"/>	
	Walls Same as main level	<input type="checkbox"/>		Other:	<input type="text"/>	
	Floors Same as main level	<input type="checkbox"/>		Other:	<input type="text"/>	

Additional Info:

**4 Exterior Walls**

Cedar	<input type="checkbox"/>	Brick	<input type="checkbox"/>	Stone	<input type="checkbox"/>	Masonite	<input type="checkbox"/>
Stucco	<input type="checkbox"/>	Combination	<input type="checkbox"/>	Other	<input type="checkbox"/>		
Finish will be		Natural	<input type="checkbox"/>	Painted	<input type="checkbox"/>	Stained	<input type="checkbox"/>
		Other	<input style="width: 100%;" type="text"/>				

**5 Framing**

	Material/Size	Grade	O.C. (in inches)
Floor	<input type="text"/>	<input type="text"/>	<input type="text"/>
Walls	<input type="text"/>	<input type="text"/>	<input type="text"/>
Ceiling	<input type="text"/>	<input type="text"/>	<input type="text"/>
Corner Bracing	Specify	<input style="width: 100%;" type="text"/>	
Sheathing	Specify	<input style="width: 100%;" type="text"/>	

Additional Info:

\*Similar forms may be substituted for the ones provided in this packet.

# Specifications, page two

## A Description of Materials Needed for Your New Building\*

### 6 Roof

Decking Type	<input type="text"/>	Thickness (in inches)	<input type="text"/>	Other:	<input type="text"/>
Rafters		Trusses:	<input type="text"/>	Conventional	<input type="text"/>
Roof Covering		Shingle Type	<input type="text"/>	Other:	<input type="text"/>

Additional Info:

### 7 Gutters & Downspouts

Galvanized  Aluminum  Other

Additional Info:

### 8 Windows

Wood Frame	<input type="checkbox"/>	Aluminum Frame	<input type="checkbox"/>	Thermopane	<input type="checkbox"/>
Double Hung	<input type="checkbox"/>	Horizontal Slide	<input type="checkbox"/>	Other	<input style="width: 100px;" type="text"/>
Screens	<input type="checkbox"/>	No Screens	<input type="checkbox"/>	Storm Windows	<input type="checkbox"/>
Sliding Glass Doors		Number	<input type="text"/>	Thermopane (Y/N)	<input type="checkbox"/>

Additional Info:

### 9 Insulation

Walls	<input type="checkbox"/>	Thickness (in inches)	<input type="text"/>	Type	<input type="text"/>	R-Factor	<input type="text"/>
Floor	<input type="checkbox"/>	Thickness (in inches)	<input type="text"/>	Type	<input type="text"/>	R-Factor	<input type="text"/>
Ceiling	<input type="checkbox"/>	Thickness (in inches)	<input type="text"/>	Type	<input type="text"/>	R-Factor	<input type="text"/>

Additional Info:

### 10 Equipment/Appliances

Single Oven	<input type="checkbox"/>	Double Oven	<input type="checkbox"/>	Drop-in	<input type="checkbox"/>
Surface Unit	<input type="checkbox"/>	Grill	<input type="checkbox"/>	Vent Hood	<input type="checkbox"/>
Dishwasher	<input type="checkbox"/>	Itercom	<input type="checkbox"/>	Refrigerator	<input type="checkbox"/>
Trash Compactor	<input type="checkbox"/>	Water Heater (gals.)	<input type="checkbox"/>	Elec. Garage Door	<input type="checkbox"/>
Roof Ventilator	<input type="checkbox"/>	Fire Alarm	<input type="checkbox"/>	Attic Fan	<input type="checkbox"/>
Burglar Alarm	<input type="checkbox"/>	Disposal	<input type="checkbox"/>	Central Vacuum	<input type="checkbox"/>

Additional Info:

### 11 Heating & Cooling

Heating	Forced Air Unit	<input type="checkbox"/>	B.T.U.	<input type="text"/>	Other	<input style="width: 100px;" type="text"/>
Fuel	Gas	<input type="checkbox"/>	Electric	<input type="text"/>	Zoned system # of	<input type="text"/> units
Cooling	Central Unit	<input type="checkbox"/>	Heat Pump	<input type="text"/>		
	A/C Tonnage	<input type="text"/>	E.E.R. Rating	<input type="text"/>		
Fuel	Gas	<input type="checkbox"/>	Electric	<input type="text"/>		
	Electr. Air Cleaner	<input type="checkbox"/>	Humidifier	<input type="text"/>		

Additional Info:

# Specifications, page three

## A Description of Materials Needed for Your New Building

### 12 Finished Floors & Attic

Floors will be	Carpet	Carpet allowance per yard		<input type="checkbox"/>	
	Slate	<input type="checkbox"/>	Hardwood	<input type="checkbox"/>	Other <input type="checkbox"/>
Kitchen	Vinyl	<input type="checkbox"/>	Brick	<input type="checkbox"/>	Parquet <input type="checkbox"/>
Bath	Ceramic Tile	<input type="checkbox"/>	Other	<input type="checkbox"/>	<input type="checkbox"/>
Bath Wainscot	Ceramic Tile	<input type="checkbox"/>	Vinyl	<input type="checkbox"/>	<input type="checkbox"/>
Tub/Shower	Fiberglass	<input type="checkbox"/>	Height of Wainscot	<input type="checkbox"/>	Tub/Shower only <input type="checkbox"/>
		<input type="checkbox"/>	Porcelain	<input type="checkbox"/>	Other <input type="checkbox"/>

Additional Info:

### 13 Interior Walls

Drywall with Painted Finish - Thickness:	Other	
Paneling (list rooms)	<input type="checkbox"/>	<input type="checkbox"/>
Wallpaper (list rooms)	<input type="checkbox"/>	<input type="checkbox"/>

Additional Info:

### 14 Doors & Trim

Interior	Hollow Core	<input type="checkbox"/>	Masonite	<input type="checkbox"/>	Six-Panel	<input type="checkbox"/>
Exterior	Steel	<input type="checkbox"/>	Solid	<input type="checkbox"/>	Six-Panel	<input type="checkbox"/>
	Crown Mold	<input type="checkbox"/>	Crown & Dental	<input type="checkbox"/>	Picture Mold	<input type="checkbox"/>
	Chair Rail	<input type="checkbox"/>				
Finish	Stain	<input type="checkbox"/>	Natural	<input type="checkbox"/>	Painted	<input type="checkbox"/>

Additional Info:

### 15 Fireplaces

Number	<input type="checkbox"/>	Masonry	<input type="checkbox"/>	Prefabricated	<input type="checkbox"/>
Stone Face	<input type="checkbox"/>	Brick Face	<input type="checkbox"/>		
Size, 36"	<input type="checkbox"/>	Size, 42"	<input type="checkbox"/>		

Additional Info:

### 16 Garage/Carport

Interior Walls	Finished Sheetrock	<input type="checkbox"/>	Unfin/Expos. Studs	<input type="checkbox"/>	Overhead Doors	<input type="checkbox"/>
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Additional Info:

### 17 Electrical

Amp Service	<input type="checkbox"/>	Lighting Allowance	<input type="checkbox"/>
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Additional Info:

### 18 Porch

Concrete Patio	<input type="checkbox"/>	Screened Porch	<input type="checkbox"/>	Open Porch	<input type="checkbox"/>
Wood Deck	<input type="checkbox"/>	Other	<input type="checkbox"/>		

Additional Info:

## Specifications, page four

### A Description of Materials Needed for Your New Building

**19 Driveways**

Concrete  Asphalt  Other

Width  Length

**Walks**

Concrete  Asphalt  Other

Additional Info:

**Landscaping**

Minimum number of Shrubs at Building Perimeter:

Lawn seeded  Front  Rear & Sides  None

Splash Block (Y/N)

Additional Info:

**21 Miscellaneous**


The construction shall be completed in compliance with the related drawings and above specifications. The above material description does not supercede city or county construction code requirements.

I understand that the plans and specifications submitted to The First Citizens National Bank will be used in the valuation of the proposed. I agree that any change from submitted plans and specifications must be approved prior to the first disbursement.

Contractor or  
Borrower:


Date

\*Similar forms may be substituted for the ones provided in this packet.