

Construction Loan Checklist



Whether you want to build a new home or renovate your existing home, get a head start on your construction loan application. Use this checklist to make the loan process less of a process.

Pre-Approval & Loan Application

W-2 statements from the past two years

Recent pay stubs

Asset documents: most recent two months' statements (checking, savings, investment account information, documentation for 401(k) loans)

Existing Homeowners

Current mortgage statement

Tax bill

Homeowners insurance

HOA dues (if applicable) for any properties owned

Self Employed

Year-to-date profit and loss statement

Two years of business and personal tax returns

Construction Documents

Plans and specifications

Signed contract (borrower and builder)