ESTIMATED CONSTRUCTION COST BREAKDOWN - SELF BUILD

Borrower:__________________________________________________________________________________________________
Location:___________________________________________________________________________________________________

1. **Land - Acquisition Cost** $_____

2. **Development Costs**
   - Site Improvements $_____
   - Cleaning-Site Preparation $_____
   - Unusual Site Conditions $_____

   **Total Development Costs** $_____

3. **Building Costs** $_____
   (see total of right column)

4. **Soft Costs**
   - Interest (during construction) $_____
   - Legal Fees - Borrower’s $_____
   - Architect/Engineering $_____
   - Bond $_____
   - Permits $_____
   - Estimated Closing Costs $_____
   - Brokerage Fees $_____

   **Total Soft Costs** $_____

**TOTAL ESTIMATED COST** $_____

- Less Deposit Paid to Builder $_____
- Less Deposit on Land $_____
- Less Cash Payments Made to Date: $_____

   **Net Amount Required to Build** $_____

- Loan Amount Requested $_____

- Cash Balance Required to Complete $_____

Source of cash balance required: ____________________________________________

- Demolition $_____
- Rough grade - excavation $_____
- Foundation - basement/garage $_____
- Poured concrete $_____
- Trench/backfill $_____
- Waterproofing $_____
- Structural steel $_____
- Lumber $_____
- Rough framing - labor $_____
- Trusses with labor $_____
- Roofing including labor $_____
- Sheathing $_____
- Gutters $_____
- Windows $_____
- Exterior/painting/trim with labor $_____
- Doors- interior/exterior $_____
- Rough heating $_____
- Rough plumbing $_____
- Rough electric $_____
- Fireplace(s) $_____
- Insulation $_____
- Furnace/AC Unit $_____
- Drywall $_____
- Finish carpentry/trim $_____
- Acoustical $_____
- Wood flooring $_____
- Tile flooring $_____
- Linoleum/carpet flooring $_____
- Interior Painting $_____
- Cabinets - kitchen/bathrooms $_____
- Finish tile work $_____
- Marble Tile $_____
- Countertops $_____
- Appliances $_____
- Plumbing Fixtures $_____
- Showers/tubs $_____
- Electrical fixtures $_____
- Elevator $_____
- Propane/oil tank $_____
- Fire/security system $_____
- Exterior porches/patios/decks $_____
- Electric/water/sewer lines $_____
- Septic system $_____
- Well $_____
- Blacktop/sidewalks $_____
- Final grading/seeding/landscaping $_____
- Other:__________________________ $_____

**Contingencies** $_____

**Total Building Costs** $_____

Borrower Signature                               Date

Borrower Signature                               Date