

# **OBCH Mortgage Information**

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## **Construction Financing**

Finding a bank for owner-builder construction loans can be difficult. OBCH's reputation for quality subcontractors, our nine point warranty inspection process and our budgeting accuracy enable our clients to readily obtain construction loan financing through our banking relationships.

As soon as possible in the process, you need to provide the following documentation:

1. Complete set of final plans.
2. List of detailed specifications.
3. Construction Budget.
4. Construction Contract.
5. Copy of your title policy on your lot.
6. Survey or copy of the recorded plat.
7. Copy of your Earnest Money Contract if you have not purchased the lot.
8. Landlord information if renting: name; address; phone. You will need this information for the last 2-3 years.
9. Latest payroll check stubs and W-2 forms for the last 2-3 years (if not self employed)
10. Self-employed: last 2 years complete business and personal tax returns.
11. The last 3 complete statements of your: checking, savings, and investments: CD, IRA, 401K, retirement; stocks and bond accounts and partnerships.
12. Statements or paid deeds for all properties owned and mortgage statements.
13. Liabilities: List of all loan and credit card statements with lender name, address and phone and payments.
14. Automobiles: Make and model & value with loan statements if financed or copy of clear title.
15. If you own rental property, you will need a copy of lease from each property.
16. Your closing documents on the house if sold.