

**ESTIMATED CONSTRUCTION COST BREAKDOWN- BUILDER SPEC**

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: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

\_\_\_\_\_  
 Borrower Signature Date  
  
 \_\_\_\_\_  
 Signature Date Borrower

**Building Costs**

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 \$ \_\_\_\_\_  
 Exterior/painting/trim with labor \$ \_\_\_\_\_  
 Gutters \$ \_\_\_\_\_  
 Windows \$ \_\_\_\_\_  
 Doors- interior/exterior \$ \_\_\_\_\_  
 Rough heating \$ \_\_\_\_\_  
 Rough plumbing \$ \_\_\_\_\_  
 Rough electric \$ \_\_\_\_\_  
 Fireplace(s) \$ \_\_\_\_\_  
 Insulation \$ \_\_\_\_\_  
 Furnace \$ \_\_\_\_\_  
 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** \$ \_\_\_\_\_