



CONSTRUCTION DOCUMENT CHECKLIST

The following is a list of the documentation **required to proceed** with your construction loan request. If the information submitted is incomplete the Bank will not be able to proceed. In addition, please note that while we have tried to provide a complete list, other items may be needed from time to time.

- Construction contract, signed and dated by the borrower AND builder along with any amendments or change orders.
- Detailed cost breakdown (see the Schedule of Construction Costs example enclosed).
- Specification or materials list (see the Description of Materials example enclosed).
- Evidence of lot purchase, IF not included in the contract:
 - If owned free and clear provide HUD, plus paper trail of funds to purchase lot, if closed within 60 days of application.
 - If purchased prior to application, but financed, provide loan information.
 - If to be purchased, provide copy of Buy-Sell Agreement.
- List of "By-Owner" items and documentation of costs for any items that are not included in the construction contract including a paper trail of all monies spent to date.
- Approximate number of construction draws needed by the contractor/owner _____.
- Insurance Agent contact information for Course of Construction/Builders Risk Policy.

Agent Name: _____ Phone: _____

- Copy of plans (for appraiser).

THANK YOU FOR CHOOSING MADISON VALLEY BANK



SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments if any, as well as sending monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

SERVICING TRANSFER INFORMATION

We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.



HOMEOWNERSHIP COUNSELING ORGANIZATION LISTING

The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list shows you several approved agencies in your area. You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: consumerfinance.gov/mortgage help or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD-approved counseling intermediaries at http://portal.hud.gov/hudportal/HUD?src=/ohc_nint

The following are the 10 closest Homeownership Counselors near you:

1. Rural Dynamics, Inc. dba CCCS of MT

2149 Durston Road, Suite 33 Bozeman, MT 59718-2805

Website: <http://www.ruraldynamics.org>

Phone: 406-761-8721

Email Address: slutter@ruraldynamics.org

Languages: English

Services:

Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

2. Human Resource Development Council of District IX, Inc.

32 S Tracy Ave Bozeman, MT 59715-4659

Website: Not available

Phone: 406-587-4486

Email Address: Not available

Languages: English

Services: Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Fair Housing Pre-Purchase Education Workshops | Services for Homeless Counseling | Non-Delinquency Post Purchase Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

3. Rural Dynamics, Inc. dba CCCS of MT

2100 Harrison Avenue, Suite B Butte, MT 59701-6004

Website: <http://www.ruraldynamics.org>

Phone: 406-761-8721

Email Address: slutter@ruraldynamics.org

Languages: English

Services: Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

4. National Affordable Housing Network

66 W. Park St. Suite 211 Butte, MT 59701-1726

Website: <http://www.nahn.com>

Phone: 406-782-8579

Email Address: nahnhousingcreditcounseling@gmail.com

Languages: English, French, Spanish

Services: Resolving/Preventing Mortgage Delinquency Workshop | Non-Delinquency Post Purchase Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

5. Headwaters RC&D Area, Inc.

65 E Broadway St Fl 2 Butte, MT 59701-9305

Website: Not available

Phone: 406-782-7333

Email Address: Not available

Languages: English

Services: Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

6. Montana Board of Housing

PO Box 200528 Helena, MT 59620-0528

Website: Not available

Phone: 406-841-2851

Email Address: Not available

Languages: English

Services: Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Home Improvement and Rehabilitation Counseling | Services for Homeless Counseling | Non-Delinquency Post Purchase Workshops | Predatory Lending Education Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

7. Montana Legal Services Association

616 Helena Ave, Suite 100 Helena, MT 59601-3654

Website: <http://www.mtlsa.org>

Phone: 800-666-6899

Email Address: ahall@mtlsa.org

Languages: Arabic, ASL, Cambodian, Cantonese, Chinese Mandarin, Creole, Czech, English, Farsi, French, German, Hindi, Hmong, Indonesian, Italian, Korean, Polish, Portuguese, Russian, Spanish, Swahili, Turkish, Ukrainian, Vietnamese, Other

Services: Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Fair Housing Pre-Purchase Education Workshops | Services for Homeless Counseling | Non-Delinquency Post Purchase Workshops | Predatory Lending Education Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

8. Rocky Mountain Development Council

PO Box 1717 Helena, MT 59624-1717

Website: Not available

Phone: 406-447-1680

Email Address: Not available

Languages: English

Services: Financial Management/Budget Counseling | Pre-purchase Homebuyer Education Workshops

9. Rural Dynamics, Inc. dba CCCS of MT

1225 Birch Street Helena, MT 59601-0617

Website: <http://www.ruraldynamics.org>

Phone: 877-275-2227

Email Address: slutter@ruraldynamics.org

Languages: English

Services: Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

10. Rural Dynamics, Inc. dba CCCS of MT

1620 Alderson Avenue, #27 Billings, MT 59102-4168

Website: <http://www.ruraldynamics.org>

Phone: 877-275-2227

Email Address: slutter@ruraldynamics.org

Languages: English

Services: Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

Description of Materials

☐ Proposed Construction ☐ Under Construction No. _____
Property address (Include City and State) _____

Name and address of Mortgagor or Sponsor	Name and address of Contractor or Builder
Madison Valley Bank PO Box 307 Ennis MT 59729 / 406-682-4215	

1. Excavation
Bearing soil, type _____
2. Foundations
Footings concrete mix _____ strength psi _____ Reinforcing _____
Foundation wall material _____ Reinforcing _____
Interior foundation wall material _____ Party foundation wall _____
Columns material and sizes _____ Piers material and reinforcing _____
Girders material and sizes _____ Sills material _____
Basement entrance areaway _____ Window areaways _____
Waterproofing _____ Footing drains _____
Termite protection _____
Basementless space ground cover _____ Insulation _____ foundation vents _____
Special foundations _____
Additional information _____
3. Chimneys
Material _____ Prefabricated (make and size) _____
Flue lining material _____ Heater flue size _____ Fireplace flue size _____
Vents (material and size) gas or oil heater _____ water heater _____
Additional information _____
4. Fireplaces
Type ☐ solid fuel ☐ gas-burning ☐ circulator (make and size) _____ Ash dump and clean-out _____
Fireplace facing _____ lining _____ hearth _____ mantel _____
Additional information _____

5. Exterior Walls

Wood frame wood grade, and species _____ ☐ Corner bracing Building paper or felt _____
Sheathing _____ thickness _____ width _____ ☐ solid ☐ spaced _____ o.c. ☐ diagonal _____
Siding _____ grade _____ type _____ size _____ exposure _____ fastening _____
Shingles _____ grade _____ type _____ size _____ exposure _____ fastening _____
Stucco _____ thickness _____ Lath _____ weight _____ lb.
Masonry veneer _____ Sills _____ Lintels _____ Base flashing _____
Masonry ☐ solid ☐ faced ☐ stuccoed total wall thickness _____ facing thickness _____ facing material _____
Backup material _____ thickness _____ bonding _____
Door sills _____ Window sills _____ Lintels _____ Base flashing _____
Interior surfaces dampproofing, _____ coats of _____ furring _____
Additional information _____
Exterior painting material _____ number of coats _____
Gable wall construction ☐ same as main walls ☐ other construction _____

6. Floor Framing

Joists wood, grade, and species _____ other _____ bridging _____ anchors _____
Concrete slab ☐ basement floor ☐ first floor ☐ ground supported ☐ self-supporting mix _____ thickness _____
reinforcing _____ insulation _____ membrane _____
Fill under slab material _____ thickness _____
Additional information _____

7. Subflooring (Describe underflooring for special floors under item 21)

Material grade and species _____ size _____ type _____
Laid ☐ first floor ☐ second floor ☐ attic _____ sq. ft. ☐ diagonal ☐ right angles
Additional information _____

8. Finish Flooring (Wood only. Describe other finish flooring under item 21)

Location	Rooms	Grade	Species	Thickness	Width	Bldg. Paper	Finish
First floor							
Second floor							
Attic floor	sq. ft.						

Additional information _____

9. Partition Framing

Studs wood, grade, and species _____ size and spacing _____ Other _____
Additional information _____

10. Ceiling Framing

Joists wood, grade, and species _____ Other _____ Bridging _____
Additional information _____

11. Roof Framing

Rafters wood, grade, and species _____ Roof trusses (see detail) grade and species _____
Additional information _____

12. Roofing

Sheathing wood, grade, and species _____ ☐ solid ☐ spaced _____ o.c.
Roofing _____ grade _____ size _____ type _____
Underlay _____ weight or thickness _____ size _____ fastening _____
Built-up roofing _____ number of plies _____ surfacing material _____
Flashing material _____ gage or weight _____ ☐ gravel stops ☐ snow guards
Additional information _____

13. Gutters and Downspouts

Gutters material _____ gage or weight _____ size _____ shape _____
 Downspouts material _____ gage or weight _____ size _____ shape _____ number _____
 Downspouts connected to ☐ Storm sewer ☐ sanitary sewer ☐ dry-well ☐ Splash blocks material and size _____
 Additional information _____

14. Lath and Plaster

Lath ☐ walls ☐ ceilings material _____ weight or thickness _____ Plaster coats _____ finish _____
 Dry-wall ☐ walls ☐ ceilings material _____ thickness _____ finish _____
 Joint treatment _____

15. Decorating (Paint, wallpaper, etc.)

Rooms	Wall Finish Material and Application	Ceiling Finish Material and Application
Kitchen		
Bath		
Other		

Additional information _____

16. Interior Doors and Trim

Doors type _____ material _____ thickness _____
 Door trim type _____ material _____ Base type _____ material _____ size _____
 Finish doors _____ trim _____
 Other trim (item, type and location) _____
 Additional information _____

17. Windows

Windows type _____ make _____ material _____ sash thickness _____
 Glass grade _____ ☐ sash weights ☐ balances, type _____ head flashing _____
 Trim type _____ material _____ Paint _____ number coats _____
 Weatherstripping type _____ material _____ Storm sash, number _____
 Screens ☐ full ☐ half type _____ number _____ screen cloth material _____
 Basement windows type _____ material _____ screens, number _____ Storm sash, number _____
 Special windows _____
 Additional information _____

18. Entrances and Exterior Detail

Main entrance door material _____ width _____ thickness _____ Frame material _____ thickness _____
 Other entrance doors material _____ width _____ thickness _____ Frame material _____ thickness _____
 Head flashing _____ Weatherstripping type _____ saddles _____
 Screen doors thickness _____ number _____ screen cloth material _____ Storm doors thickness _____ number _____
 Combination storm and screen doors thickness _____ number _____ screen cloth material _____
 Shutters ☐ hinged ☐ fixed Railings _____ Attic louvers _____
 Exterior millwork grade and species _____ Paint _____ number coats _____
 Additional information _____

19. Cabinets and Interior Detail

Kitchen cabinets, wall units material _____ lineal feet of shelves _____ shelf width _____
 Base units material _____ counter top _____ edging _____
 Back and end splash _____ Finish of cabinets _____ number coats _____
 Medicine cabinets make _____ model _____
 Other cabinets and built-in furniture _____
 Additional information _____

20. Stairs

Stair	Treads		Risers		Strings		Handrail		Balusters	
	Material	Thickness	Material	Thickness	Material	Size	Material	Size	Material	Size
Basement										
Main										
Attic										

Disappearing make and model number _____

Additional information _____

21. Special Floors and Wainscot (Describe Carpet as listed in Certified Products Directory)

Floors	Location	Material, Color, Border, Sizes, Gage, Etc.	Threshold Material	Wall Base Material	Underfloor Material
	Kitchen				
	Bath				
Wainscot	Location	Material, Color, Border, Cap. Sizes, Gage, Etc.	Height	Height Over Tub	Height in Showers (From Floor)
	Bath				

Additional information _____

22. Plumbing

Fixture	Number	Location	Make	MFR's Fixture Identification No.	Size	Color
Sink						
Lavatory						
Water closet						
Bathtub						
Shower over tub						
Stall shower						
Laundry trays						

Bathroom accessories ☐ Recessed material _____ number _____ ☐ Attached material _____ number _____

Additional information _____

☐ Curtain rod ☐ Door ☐ Shower pan material _____ * (Show and describe individual system in complete detail in separate drawings and specifications according to requirements.)
 Water supply ☐ public ☐ community system ☐ individual (private) system*
 Sewage disposal ☐ public ☐ community system ☐ individual (private) system*
 House drain (inside) ☐ cast iron ☐ tile ☐ other _____ House sewer (outside) ☐ cast iron ☐ tile ☐ other _____
 Water piping ☐ galvanized steel ☐ copper tubing ☐ other _____ Sill cocks, number _____
 Domestic water heater type _____ make and model _____ heating capacity _____ gph. 100° rise.
 Storage tank material _____ capacity _____ gallons
 Gas service ☐ utility company ☐ liq. pet. gas ☐ other _____ ☐ Gas piping ☐ cooking ☐ house heating
 Footing drains connected to ☐ storm sewer ☐ sanitary sewer ☐ dry well ☐ sump pump make and model _____
 capacity _____ discharges into _____

Additional information _____

23. Heating

☐ Hot water ☐ Steam ☐ Vapor ☐ One-pipe system ☐ Two-pipe system
☐ Radiators ☐ Convectors ☐ Baseboard radiation Make and model _____
☐ Radiant panel ☐ floor ☐ wall ☐ ceiling Panel coil material _____
☐ Circulator ☐ Return pump Make and model _____ capacity _____ gpm.
Boiler make and model _____ Output _____ Btuh. net rating _____ Btuh.

Additional information _____

Warm air ☐ Gravity ☐ Forced Type of system _____
Duct material supply _____ return _____ Insulation _____ thickness _____ ☐ Outside air intake
Furnace: make and model _____ Input _____ Btuh. output _____ Btuh.

Additional information _____

☐ Space heater ☐ floor furnace ☐ wall heater Input _____ Btuh. output _____ Btuh. number units _____
Make, model _____

Additional information _____

Controls make and types _____

Additional information _____

Fuel: ☐ Coal ☐ oil ☐ gas ☐ liq. pet. gas ☐ electric ☐ other _____ storage capacity _____

Additional information _____

Firing equipment furnished separately ☐ Gas burner, conversion type ☐ Stoker hopper feed ☐ bin feed

Oil burner ☐ pressure atomizing ☐ vaporizing _____

Make and model _____

Control _____

Additional information _____

Electric heating system type _____ Input _____ watts @ _____ volts output _____ Btuh.

Additional information _____

Ventilating equipment ☐ attic fan, make and model _____ capacity _____ cfm.
☐ kitchen exhaust fan, make and model _____

Other heating, ventilating, or cooling equipment _____

Additional information _____

24. Electric Wiring

Service ☐ overhead ☐ underground Panel ☐ fuse box ☐ circuit-breaker make _____ AMP's _____ No. circuits _____
Wiring ☐ conduit ☐ armored cable ☐ nonmetallic cable ☐ knob and tube ☐ other _____
Special outlets ☐ range ☐ water heater ☐ other _____
☐ Doorbell ☐ Chimes ☐ Push-button locations _____

Additional information _____

25. Lighting Fixtures

Total number of fixtures _____ Total allowance for fixtures, typical installation, \$ _____

Nontypical installation _____

Additional information _____

26. Insulation

Location	Thickness	Material, Type, and Method of Installation	Vapor Barrier
Roof			
Ceiling			
Wall			
Floor			

- 27. Miscellaneous:** (Describe any main dwelling materials, equipment, or construction items not shown elsewhere; or use to provide additional information where the space provided was inadequate. Always reference by item number to correspond to numbering used on this form.)

Hardware (make, material, and finish.)

Special Equipment (State material or make, model and quantity. Include only equipment and appliances which are acceptable by local law, custom and applicable FHA standards. Do not include items which, by established custom, are supplied by occupant and removed when he vacates premises or chattles prohibited by law from becoming realty.)

Porches

Terraces

Garages

Walks and Driveways

Driveway width _____ base material _____ thickness _____ surfacing material _____ thickness _____
 Front walk width _____ material _____ thickness _____ Service walk width _____ material _____ thickness _____
 Steps material _____ treads _____ risers _____ Cheek walls _____

Other Onsite Improvements

(Specify all exterior onsite improvements not described elsewhere, including items such as unusual grading, drainage structures, retaining walls, fence, railings, and accessory structures.)

Landscaping, Planting, and Finish Grading

Topsoil _____ thick ☐ front yard ☐ side yards ☐ rear yard to _____ feet behind main building
 Lawns (seeded, sodded, or sprigged) ☐ front yard ☐ side yards ☐ rear yard _____
 Planting ☐ as specified and shown on drawings ☐ as follows:
 _____ Shade trees deciduous _____ caliper _____ Evergreen trees _____ to _____ B & B
 _____ Low flowering trees deciduous _____ to _____ Evergreen shrubs _____ to _____ B & B
 _____ High-growing shrubs deciduous _____ to _____ Vines, 2-year _____
 _____ Medium-growing shrubs deciduous _____ to _____ Other _____
 _____ Low-growing shrubs deciduous _____ to _____

Identification—This exhibit shall be identified by the signature of the builder, or sponsor, and/or the proposed mortgagor if the latter is known at the time of application.

Date (mm/dd/yyyy) _____ Signature _____

Signature _____



MadisonValley
—BANK—

P.O. Box 307 Ennis, MT 59729
Phone: 406-682-4215 | Fax: 406-682-4564

SCHEDULE OF CONSTRUCTION COSTS

For: _____
Date: _____

Line #	Name of Sub-Contractor, Supplies or Laborer	Type of Improvement or Scope of Work	Cost
		Architecture/Design/Drafting/Prints	
		Permits	
		Plot Plans/Staking/Surveying	
		Import Fill	
		Excavation/trenching/backfill	
		Septic system complete	
		Well with pump, tank, wiring complete	
		Pea gravel/sand	
		Foundation	
		Concrete/flatwork	
		Floor truss and framing package	
		Other rough lumber	
		Beams/structural steel/framing hardware package	
		Roof truss	
		Framing Labor thru close in & roof truss system	
		Roofing Materials	
		Roofing Labor	
		Insulation package	
		Windows	
		Doors: Interior & Exterior	
		Garage Doors furnished and installed	
		Gutter, downspouts and all flashings	
		Finish Siding	
		Plumbing Materials (complete)	
		Plumbing Labor (complete)	
		HVAC Materials (complete)	
		HVAC Labor (complete)	
		Electrical Materials (complete) w/o light fixtures	
		Light Fixtures	
		Electrical Labor (complete w/installation of fixtures & appliances)	
		Brick/Stone Materials	
		Fireplace	
		Mason Labor	
		Driveway (garage apron/gravel/asphalt, etc)	
		Drywall Material	
		Drywall Labor (installation/tape & Texture)	
		Painting Material	
		Painting Labor	
		Cabinetry throughout	
		Finish/trim Materials	
		Finish trim labor	
		Finish Carpenter	
		Brick cleaning/caulking – Materials & Labor	
		Exterior caulking – Materials & Labor	
		Mirrors & Shower Doors – Furnished & Installed	
		Flooring: Tile (complete furnished & installed)	
		Flooring: Wood (complete furnished & installed)	
		Flooring: Carpet (complete furnished & installed)	
		Flooring: Vinyl (complete furnished & installed)	

[illegible]