

**CONSTRUCTION COST BREAKDOWN**

Borrower(s): \_\_\_\_\_ Date: \_\_\_\_\_  
Property Address: \_\_\_\_\_ City: \_\_\_\_\_  
State: \_\_\_\_\_ Zip: \_\_\_\_\_ Loan #: \_\_\_\_\_

**Line Item:** Cost estimates should be broken down according to these line items. Some line items require separate estimates for materials and labor. DESCRIPTIONS OF MATERIALS ARE REQUIRED (where applicable).

**Sub-Contractor/Supplier Name:** Fill-in the anticipated sub-contractor or supplier name where indicated or, write “to be determined” (TBD) if unknown. IT IS O.K. TO CHANGE SUBS OR SUPPLIERS DURING CONSTRUCTION. If the builder and/or borrower is doing the work, write in the builder’s name.

**Cost \$:** This is the TOTAL COST for the line item. Add up the material and labor portions and put the total in the COST \$ column.

**Paid \$:** This is the AMOUNT THAT HAS BEEN PAID for the line item. If \$0, leave blank.

**% Completed:** If construction work is completed or partially completed, indicate the percent completed (%). If 0%, leave blank.

Line Item	Sub-Contractor/Supplier Name	Cost \$	Paid \$	% Comp.
1 Architectural plans	company: _____	1		
2 Building permit(s)	bldg dpt.: _____	2		
3 Excavation		3		
a. Labor \$ _____	sub: _____			
b. Fill mtl. \$ _____	supplier: _____			
4 Backfill/Grading	sub: _____	4		
5 <input type="checkbox"/> Septic or <input type="checkbox"/> Sewer line connection	sub: _____	5		
6 <input type="checkbox"/> Well or <input type="checkbox"/> Water line connection	sub: _____	6		
7 Footings and foundation (Concrete, forms, waterproofing, etc.)		7		
a. Materials \$ _____	supplier: _____			
b. Labor \$ _____	sub: _____			
8 Concrete flatwork (check all that apply):		8		
<input type="checkbox"/> Basement slab <input type="checkbox"/> Garage floor <input type="checkbox"/> Driveway <input type="checkbox"/> Entry walk, steps <input type="checkbox"/> Patio <input type="checkbox"/> Other				
a. Materials \$ _____	supplier: _____			
b. Labor \$ _____	sub: _____			
9 Rough lumber	supplier: _____	9		
<i>(Includes framing lumber and hardware for house and garage including exterior sheathing)</i>				
10 Rough carpentry labor	sub: _____	10		
<i>(Rough lumber/truss assembly, installation of windows, skylights, ext. and garage doors)</i>				
11 Trusses	supplier: _____	11		
12 Windows and skylights	supplier: _____	12		
<input type="checkbox"/> Wood <input type="checkbox"/> Vinyl <input type="checkbox"/> Metal <input type="checkbox"/> Other				

Line Item	Sub-Contractor/Supplier Name	Cost \$	Paid \$	% Comp.
13 Exterior Doors	supplier: _____	13		
# Exterior Doors _____	<input type="checkbox"/> Wood <input type="checkbox"/> Metal			
14 Garage Doors				
# of garage doors _____	<input type="checkbox"/> Power opener <input type="checkbox"/> Manual	14		
15 Roofing (check type)		15		
<input type="checkbox"/> Comp. (# of yrs: B130 ) <input type="checkbox"/> Metal <input type="checkbox"/> Shake/shingle <input type="checkbox"/> Other				
a. Materials \$ _____	supplier: _____			
b. Labor \$ _____	sub: _____			
16 Main siding, soffets and facia (check type)		16		
<input type="checkbox"/> Stucco <input type="checkbox"/> Brick <input type="checkbox"/> Wood lap <input type="checkbox"/> T1-11 <input type="checkbox"/> Vinyl <input type="checkbox"/> Other				
a. Materials \$ _____	supplier: _____			
b. Labor \$ _____	sub: _____			
17 Masonry		17		
Description and location: _____				
a. Materials \$ _____	supplier: _____			
b. Labor \$ _____	sub: _____			
18 Fireplace	supplier: _____	18		
# of fireplaces _____ <input type="checkbox"/> 0-Clearance <input type="checkbox"/> Wood-stove <input type="checkbox"/> Masonry <input type="checkbox"/> Other				
19 Plumbing - Rough-in	sub: _____	19		
20 Electrical - Rough-in	sub: _____	20		
21 HVAC - Rough-in	sub: _____	21		
22 Insulation		22		
<input type="checkbox"/> Walls R- <input type="checkbox"/> Ceiling R- <input type="checkbox"/> Floors R- <input type="checkbox"/> Basement walls R- <input type="checkbox"/> Other				
a. Materials \$ _____	supplier: _____			
b. Labor \$ _____	sub: _____			
23 Connection fee - Water	util. co: _____	23		
24 Connection fee - Sewer	util. co: _____	24		
25 Connection fee - Gas	util. co: _____	25		
26 Connection fee - Electric	util. co: _____	26		
27 Drywall, tape and texture		27		
Wall texture Basement finished? <input type="checkbox"/> yes <input type="checkbox"/> no Garage finished? <input type="checkbox"/> yes <input type="checkbox"/> no				
a. Materials \$ _____	supplier: _____			
b. Labor \$ _____	sub: _____			
28 Painting and wall coverings - interior		28		
Wallpaper location and description: _____				
a. Materials \$ _____	supplier: _____			
b. Labor \$ _____	sub: _____			
29 Painting - exterior		29		
a. Materials \$ _____	supplier: _____			
b. Labor \$ _____	sub: _____			

Line Item	Sub-Contractor/Supplier Name	Cost \$	Paid \$	% Comp.																															
<b>30 Cabinets</b>		30																																	
	<table border="0"> <thead> <tr> <th>Material</th> <th>Style</th> <th>Finish</th> </tr> </thead> <tbody> <tr> <td>Kitchen</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Master bath</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Bath 2</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Bath 3</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Utility</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>a. Materials \$</td> <td>_____</td> <td>supplier: _____</td> </tr> <tr> <td>b. Labor \$</td> <td>_____</td> <td>sub: _____</td> </tr> </tbody> </table>	Material	Style	Finish	Kitchen	_____	_____	Master bath	_____	_____	Bath 2	_____	_____	Bath 3	_____	_____	Utility	_____	_____	a. Materials \$	_____	supplier: _____	b. Labor \$	_____	sub: _____										
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a. Materials \$	_____	supplier: _____																																	
b. Labor \$	_____	sub: _____																																	
<b>31 Countertops</b>		31																																	
	Kitchen: <input type="checkbox"/> Formica <input type="checkbox"/> Tile <input type="checkbox"/> Granite <input type="checkbox"/> Other: _____ Master bath: <input type="checkbox"/> Formica <input type="checkbox"/> Tile <input type="checkbox"/> Granite <input type="checkbox"/> Other: _____ All other: <input type="checkbox"/> Formica <input type="checkbox"/> Tile <input type="checkbox"/> Granite <input type="checkbox"/> Other: _____																																		
<b>32 Floor coverings - carpet and vinyl</b>		32																																	
	<input type="checkbox"/> Carpeted sq.ft. _____ location: _____ <input type="checkbox"/> Vinyl sq. ft. _____ location: _____ a. Materials \$ _____ supplier: _____ b. Labor \$ _____ sub: _____																																		
<b>33 Floor coverings - tile and stone</b>		33																																	
	sq. ft _____ type & loc. _____ a. Materials \$ _____ supplier: _____ b. Labor \$ _____ sub: _____																																		
<b>34 Floor coverings - hardwoods</b>		34																																	
	sq. ft _____ type & loc. _____																																		
<b>35 Plumbing - fixtures and finish</b>		35																																	
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b. Labor \$	_____	sub: _____																																	
<b>36 Electrical finish and fixtures</b>		36																																	
	a. Trim-out \$ _____ supplier: _____ b. Fixtures \$ _____ sub: _____																																		
<b>37 HVAC equipment and finish</b>		37																																	
	sub: _____																																		
<b>38 Interior doors</b>		38																																	
	# of interior doors _____ <input type="checkbox"/> Solid core <input type="checkbox"/> Hollow core Wood type: _____																																		

Line Item	Sub-Contractor/Supplier Name	Cost \$	Paid \$	% Comp.
<b>39 Trim, millwork and hardware</b>		<b>39</b>		
<i>(Materials and labor for trim, handrails, door knobs, mirrors, shower doors, misc.)</i>				
a. Materials \$ _____	supplier: _____			
b. Labor \$ _____	sub: _____			
<b>40 Wood decks and porches</b>		<b>40</b>		
<input type="checkbox"/> Porch sq. ft. _____	<input type="checkbox"/> Deck sq.ft. _____			
a. Materials \$ _____	supplier: _____			
b. Labor \$ _____	sub: _____			
<b>41 Gutters and downspouts</b>	supplier: _____	<b>41</b>		
<b>42 Appliances</b>	supplier: _____	<b>42</b>		
a. <input type="checkbox"/> Range/Oven \$ _____	make: _____ <input type="checkbox"/> combo <input type="checkbox"/> built-in separates			
b. <input type="checkbox"/> Dishwasher \$ _____	make: _____			
c. <input type="checkbox"/> Refrigerator \$ _____	make: _____			
d. <input type="checkbox"/> Disposal \$ _____	make: _____			
e. <input type="checkbox"/> Washer/Dryer \$ _____	make: _____			
f. <input type="checkbox"/> Other \$ _____	make: _____			
<b>43 Landscaping</b>		<b>43</b>		
<input type="checkbox"/> Bark <input type="checkbox"/> Shrubs <input type="checkbox"/> Lawn <input type="checkbox"/> Fence <input type="checkbox"/> Other: _____				
a. Materials \$ _____	supplier: _____			
b. Labor \$ _____	sub: _____			
<b>44 Other:</b> _____	sub: _____	<b>44</b>		
<b>45 Other:</b> _____	sub: _____	<b>45</b>		
<b>46 Other:</b> _____	sub: _____	<b>46</b>		
<b>47 Other:</b> _____	sub: _____	<b>47</b>		
<b>48 Other:</b> _____	sub: _____	<b>48</b>		
<b>49 Other:</b> _____	sub: _____	<b>49</b>		
<b>50 Other:</b> _____	sub: _____	<b>50</b>		
	<b>Totals</b>			

Comments: \_\_\_\_\_  
 \_\_\_\_\_

I/We hereby agree and acknowledge that the above costs accurately represent all costs to complete improvements on the above referenced property. A final draw schedule will be outlined with the Loan Commitment and with the Construction Agreement at closing.

Builder's Signature \_\_\_\_\_ Date \_\_\_\_\_

Borrower's Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-borrower's Signature \_\_\_\_\_ Date \_\_\_\_\_