

# Mt. McKinley Bank

<b>Construction Budget Worksheet</b>	
<b>Item</b>	<b>Budget</b>
1. Home Package Kit (If Applicable)	
2. Excavation / Backfill	
3. Water / Sewer - Well / Septic	
4. Foundation / Footings / Basement	
5. Rough Framing	
6. Roof Covering / Finish	
7. Windows	
8. Exterior Finish / Garage Door / Decks	
9. Electrical Rough-in	
10. Plumbing Rough-in (Including tub)	
11. Heating Rough-in & Boiler / HRV	
12. Insulation / Vapor Barrier	
13. Sheetrock / Mud & Tape	
14. Interior Painting	
15. Interior Finish (Trim, doors, etc.)	
16. Electrical Finish (Fixtures, covers, etc.)	
17. Plumbing Finish (Toilets, sinks, faucets)	
18. Cabinets / Countertops (Kitchen & bath)	
19. Flooring (Vinyl, tile, carpet, etc.)	
20. Appliances (Kitchen & Washer / Dryer)	
21. Reserve Overruns (15% of budget)	
22. Draw Request Fee (\$50 each request)	
23. Loan closing costs (3.5% of loan amount)	
24. Survey / Inspections / Energy Rating / NOC	
25. Land Payoff (If Applicable)	
<b>TOTAL BUDGET</b>	

Name: \_\_\_\_\_

Property Address: \_\_\_\_\_

Mt. McKinley Bank  
Construction Budget Worksheet  
Item Description

- 1. Home Package Kit**
  - a. Purchase price of kit (Nelson Homes, Pacific Homes, etc.)
- 2. Excavation/Backfill**
  - a. All dirt work including clearing, landscaping, and driveway
  - b. Fuel tank, power pole installation and labor
- 3. Water/Sewer – Well/Septic**
  - a. Well installation or holding tank and labor
  - b. Septic installation or city hook-up and labor
- 4. Foundation/Footing/Basement**
  - a. Foundation installation and labor
- 5. Rough Framing**
  - a. All materials, including framing and labor
  - b. Chimney, garage doors, and exterior doors
- 6. Roof covering/Finish**
  - a. All materials for roofing and labor
- 7. Windows**
  - a. All materials for windows and labor
- 8. Exterior Finish**
  - a. Siding material, labor. Decking material, labor. Exterior window trim.
- 9. Electrical Rough-in**
  - a. Materials and labor (wiring, attachments, breakers and box)
- 10. Plumbing Rough-in**
  - a. Materials to include Bath tub and labor (piping, septic hook-up)
- 11. Heating Rough-in, Boiler & HRV**
  - a. Furnace/Boiler cost with installation and all labor
  - b. Radiant heat cost and labor
- 12. Insulation/ Vapor Barrier**
  - a. Materials and labor
- 13. Sheetrock/Mud & Tape**
  - a. Materials (drywall, mud, texture), all labor
- 14. Interior painting**
  - a. Materials and all labor
- 15. Interior Finish**
  - a. Finish trim, interior doors, molding, fireplace, wood stove, pellet stove
- 16. Electrical Finish**
  - a. All fixtures, face plates, installation and labor
- 17. Plumbing Finish**
  - a. Toilets, sinks, faucets - installed to completion
- 18. Cabinets/Countertops – Kitchen and bath**
  - a. Cost and installation
- 19. Flooring**
  - a. Cost and labor including all carpet, laminate, and tile
- 20. Appliances**
  - a. Cost and installation (refrigerator, washer/dryer, dishwasher, range, etc.)
- 21. Reserve Overruns**
  - a. 15% or more.
- 22. Draw Request Fee - \$1800**
  - a. \$50 each request for a draw. Typically 2 per month for 18 months.
- 23. Loan Closing Costs**
  - a. Typically 3.5% - 4% of total loan amount.
- 24. Survey/Energy Rating & Inspections/NOC - \$1100/\$1800/\$22 – total \$2922**
  - a. Plot plan, PUR 101 energy rating/PUR 102 inspection log, & NOC
- 25. Land Payoff (if applicable)**
  - a. If land not paid off, enter payoff figure here. Taxes must be paid in full.