



**CANYON**  
**national bank**®  
LOCALLY OWNED AND MANAGED

## CONSTRUCTION LOAN REQUEST

TO: Borrower

Re: Proposed Construction

Dear: Borrower

Concerning your project, the following information will allow us to begin the analysis of your Proposed Construction Loan Request. As you know, additional items may be required as we proceed, however, working together will expedite the process. You will find bank forms enclosed to assist you where applicable, including a Personal Financial Statement.

- (X) Signed, (complete, including all K 1's schedules & notes) personal Federal Tax Returns for the most recent past two years, with last two years Corporate Tax Returns and most current Profit and Loss Statement of the business. Salaried borrowers include year-to-date paystub and two years of W-2's.
- (X) Real Estate Owned Property Analysis, if appropriate (form enclosed).
- (X) Signed & dated Fair Lending Notice (form enclosed)
- (X) Signed Credit Authorization (form enclosed)
- (X) Completed and Signed Statement of Information (form enclosed)
- (X) A copy of the Grant Deed & Escrow Closing Statement, relative to the land purchase, and legal on existing building.
- (X) Cost Breakdown for the proposed construction (form enclosed & signed bids for all major line items)
- (X) Complete set of finalized plans.
- (X) Contractors Statement/Resume (form enclosed)

- (X) A signed copy of the general contractor's Construction Contract
- (X) A copy of the general contractor's valid B-1 license.
- (X) Evidence that the general contractor carries worker's compensation insurance, and general liability insurance with minimum coverage of \$1,000,000

**Canyon National Bank's construction criteria include:**

1. Borrower's cash contribution to the project to be at least 15% for owner occupied and 20% for SPEC. Appreciated equity is not considered.
2. Bank requires borrower to provide course of construction insurance coverage on the property, with the Bank named as loss payee, so long as the Bank holds a lien.
3. Out of pocket expenses such as appraisal, title insurance etc. to be paid by the borrower.
4. Loan rate & fee vary based on term and relationship considerations.

The Bank utilizes a voucher disbursement system. Properly documented vouchers are paid within 72 *hours* of presentation, subject to inspection of the project for completion to the level of the draw request. Funds may be deposited to any checking or savings account at Canyon National Bank, or sent through the mail. When the loan is closed a Bank employee will meet with the borrower and contractor to explain in detail how this system works,

I hope this explains our program & that it meets your need. Should you wish to discuss any aspect of this request please feel free to contact me. I do look forward to working with you. We will also require a check in the amount of \$\_\_\_\_\_ for the appraisal.

CNB Lending Department



## INDIVIDUAL FINANCIAL STATEMENT

To: **CANYON NATIONAL BANK**

Name: \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_ Zip Code: \_\_\_\_\_

Check as applicable:  Applicant is applying for this loan:

- Individually, without a cosigner or guaranty of a relative or other person(s) or entity
- Jointly, with the co-signatures or guaranty of one or more persons or entities (including any existing guarantors)

**NAMES OF OTHER PERSON(S) AND ENTITY(IES) APPLYING OR GUARANTEEING LOAN**

PLEASE INDICATE OR PROVIDE EXPLANATION RELATING TO ANY ASSETS OWNED JOINTLY OR LIABILITIES OWED WITH OTHERS. (ATTACH ADDITIONAL SCHEDULES AND EXPLANATORY NOTES IF NECESSARY.)

**STATEMENT OF FINANCIAL CONDITION AS OF:** \_\_\_\_\_

ASSETS		AMOUNT	LIABILITIES		AMOUNT	
<b>Cash</b>	<b>SCHEDULE A</b> In this Bank	\$ -	Notes and Loans Payable (other than Real Estate)	<b>SCHEDULE G</b> Notes Payable to Banks	\$ -	
	Other Banks	\$ -		Notes & Loans Payable (Other)		
<b>Stocks and Bonds</b>	<b>SCHEDULE B</b> Marketable Securities	\$ -	Insurance Loans	<b>SCHEDULE C</b>		
	Others				\$ -	
<b>Tax</b>	Tax Refund Due		<b>Taxes Owed</b>			
<b>Insurance</b>	<b>SCHEDULE C</b> Cash Value	\$ -	Accounts & Bills Payable	<b>SCHEDULE H</b>		
					\$ -	
<b>Accounts &amp; Notes Receivable</b>	<b>SCHEDULE D</b>	\$ -				
<b>Real Estate</b>	<b>SCHEDULE E</b> Residence	\$ -	Real Estate Notes and Contracts Payable	<b>SCHEDULE E</b> Residence	\$ -	
	Unimproved Land	\$ -			Unimproved Land	\$ -
	Income Property	\$ -			Income Property	\$ -
	Other				Other	
<b>Other Assets</b>	<b>SCHEDULE F</b> Other assets and Personal Property	\$ -	<b>Other Liabilities</b>	<b>SCHEDULE I</b>	\$ -	
	<b>Total Assets</b>	<b>\$ -</b>			<b>Total Liabilities</b>	<b>\$ -</b>
<b>RE-CAP OF INCOME AND EXPENSES</b>			<b>NET WORTH (Difference between total assets and total liabilities)</b>		<b>\$ -</b>	

\*See notice below before completing other income

ANNUAL INCOME FOR YEAR		ANNUAL EXPENSES FOR YEAR		CONTINGENT LIABILITIES	
Salary or Wages		Property Tax & Assessment		As Endorser on Notes	
Dividends or Interest		Fed & State Tax		As Guarantor on Notes	
Rentals (Gross Income)		RE Loan Pmts		For Taxes	
Business (net Income)		Payments on Contracts		Other (Describe)	
<b>Other Income (Describe) *</b>		Estimated Living Exp			
Trust Income		Other:			
<b>TOTAL INCOME</b>	<b>-</b>	<b>TOTAL EXPENSES</b>	<b>-</b>	<b>TOTAL</b>	<b>-</b>

\*Alimony, child support or maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying the obligation

**SCHEDULE A CASH LOCATION AND STATUS OF BANK ACCOUNTS**

Checking #	CD #	Savings #	Bank and Branch	Balance	At Canyon (Y/N)?	Date CD Matures	Pledge to Loan?	Balance of Loan	Maturity of Loan
TOTAL:				\$ -		0 TOTAL:	\$ -		

**SCHEDULE B STOCKS AND BONDS (INCLUDE INTEREST IN ANY CLOSEDLY HELD BUSINESSES)**

Description:	# Shares	Registered to :	Source of Value	Date	Price per Share	Total Value
						-
						-
						-
						-
TOTAL:						\$ -

**SCHEDULE C LIFE INSURANCE**

Insured	Primary Beneficiary	Face Amount	Actual Cash Value	Loans On Policy	Name Of Company	Location of Office
				No		
TOTAL:		-	-	-		

**SCHEDULE D ACCOUNTS AND NOTES RECEIVABLE**

Owners	Due From	Address	Collateral	Maturity Date	How Payable	Balance Due
TOTAL:						\$ -

**SCHEDULE E REAL ESTATE**

Description	Address	Value	Balance Owed	Date Acquired
Land				
Land				
Land				
Land				
Residences				
Residences				
Residences				
Residences				
Income Property				
Income Property				
Income Property				
Income Property				
Income Property				
TOTAL:			\$ -	

Continued on Next Page (Click here to go)

**SCHEDULE F OTHER ASSETS AND PERSONAL PROPERTY**

Automobiles Year/Make	Value	Rec Vehicles Year/Make	Value	Personal Property	Value		Totals
	-		-		-	Autos	-
						RV	-
						Pers Prop	-
Subtotal Autos	-	Subtotal RV	-	Subtotal Pers Prop	-	Grand Tot	-

**SCHEDULE G NOTES AND LOANS PAYABLE TO OTHERS**

Payable to:	Address	Collateral	Person Liabile	Payment	Balance
Totals:				\$ -	\$ -

**SCHEDULE H REVOLVING AND CHARGE CARDS**

Payable to:	Account No.	Person Liabile	Monthly Payment	Balance
Totals:			\$ -	\$ -

**SCHEDULE I OTHER LIABILITIES**

Payable to	Person Liabile	Collateral	Monthly Payment	Balance Due
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
TOTAL:			\$ -	\$ -

**SCHEDULE E REAL ESTATE (CONTINUED)**

Go Back to Sched E

Orig Cost	Mortgagee or Lien Holder	RE Taxes	Mo. Income	Mo. Payment	Present Value	Balance Due
TOTALS:		\$ -	\$ -	\$ -	\$ -	\$ -

If Applicant resides in a community property estate, please complete the following concerning marital status

Applicant is:  Married  Separated  Unmarried (includes single, divorced and widowed)

Co Applicant, if any, is  Married  Separated  Unmarried (includes single, divorced and widowed)

Applicant Information

Social Security Number	Drivers License No.	Visa or MasterCard No.	Home Phone
Occupation	Name of Employer	No. Of Years	Salary
Amount of Alimony, child support, and maintenance payment income. Note: Alimony, child support or maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.			\$
Name and Address of payor of any alimony, child support or maintenance payment income disclosed above as a source of repayment			
Alimony, child support, or separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral			
Income (Salary, Pension, social security, dividends, interest, etc)			
Source:			<b>Per</b>
Have you ever borrowed from any other branch of this bank? Branch: _____ Date: _____			
Number of Dependents _____		Ages: _____	
Have you made a Will? _____		Name of Personal Representative: _____	
Have you guaranteed or Endorsed a note of any other person? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Do you have any other contingent liabilities?			
Have any actions or suits been filed against you or are there unsatisfied judgments or decrees against you, or have you been adjudged bankrupt or made any assignments for creditors? <input type="checkbox"/> Yes <input type="checkbox"/> No			

Co Applicant Information

Social Security Number	Drivers License No.	Visa or MasterCard No.	Home Phone
Occupation	Name of Employer	# Yrs	Salary
Amount of Alimony, child support, and maintenance payment income. Note: Alimony, child support or maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.			\$
Name and Address of payor of any alimony, child support or maintenance payment income disclosed above as a source of repayment			
Alimony, child support, or separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral			
Income (Salary, Pension, social security, dividends, interest, etc)			
Source:			<b>Per</b>
Have you ever borrowed from any other branch of this bank? Branch: _____ Date: _____			
Number of Dependents _____		Ages: _____	
Have you made a Will? <u>Yes</u>		Name of Personal Representative: _____	
Have you guaranteed or Endorsed a note of any other person? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Do you have any other contingent liabilities?			
Have any actions or suits been filed against you or are there unsatisfied judgments or decrees against you, or have you been adjudged bankrupt or made any assignments for creditors? <input type="checkbox"/> Yes <input type="checkbox"/> No			

I (we) hereby affirm that the foregoing information contained in this financial statement is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I understand CANYON NATIONAL BANK is relying on this statement of my financial condition in making loan(s) to me. CANYON NATIONAL BANK is authorized to make any investigation of my credit or employment status either directly or through any agency employed by CANYON NATIONAL BANK for that purpose. CANYON NATIONAL BANK may disclose to any other interested parties the results of such investigation(s) and/or CANYON NATIONAL BANK'S experience with this account. I agree to inform CANYON NATIONAL BANK immediately of any matter which will cause any significant change in my financial condition. I understand that CANYON NATIONAL BANK will retain this financial statement whether or not credit is granted.

Applicants Signature \_\_\_\_\_ Date \_\_\_\_\_

Co Applicants Signature \_\_\_\_\_ Date \_\_\_\_\_

**THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977  
FAIR LENDING NOTICE**

APPLICATION NO:

PROPERTY ADDRESS:

**It is illegal to discriminate in the provisions of or in the availability of financial assistance because of the consideration of:**

- 1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or**
- 2.**

**It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.**

**These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of a one-to-four unit family residence occupied by the owner and for the**

**If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the agency noted below :**

**I/we received a copy of this notice.**

\_\_\_\_\_  
(Applicant) (Date)

\_\_\_\_\_  
(Applicant) (Date)



**CANYON**  
**national bank**®  
LOCALLY OWNED AND MANAGED

*REAL ESTATE LOAN DEPARTMENT*

## **CREDIT AUTHORIZATION**

**TO ALL CONSUMER REPORTING AGENCIES AND TO ALL CREDITORS  
AND EMPLOYEES OF THE UNDERSIGNED:**

Please be advised that the undersigned, and each of them, has made an application to Canyon National Bank requesting the extension of credit to the undersigned. Therefore, the undersigned, and each of them, hereby authorizes you to make a consumer report and/or a disclosure to Canyon National Bank or any agent or employee thereof, of indebtedness deposit balances, or employment history.

A photographic or carbon copy of this authorization bearing a photographic or carbon copy of the signature(s) of the undersigned may be deemed to be equivalent of the original hereof and may be used as a duplicate original.

By: \_\_\_\_\_ By: \_\_\_\_\_

Date: \_\_\_\_\_

**PRIVACY ACT NOTICE DISCLOSURE STATEMENT**-This notice is given to you as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration or Department of Housing and Urban Development, whichever is appropriate, has a right of access to financial records in connection with the consideration nor administration of assistance to you. Financial records involving your transaction will be available to VA or HUD without further notice or authorization but will not be disclosed or released to another government agency or department without your consent except as required or permitted by law. This information request is authorized by Title 38, U.S.C., Chapter 37 (if VA); by 12 U.S.C., Section 1701 et seq., (if HUD/FHA); and by 42 U.S.C., Section 145B (if HUD/CPD).



# COST BREAKDOWN

JOB ADDRESS: \_\_\_\_\_

- \_\_\_ SFR
- \_\_\_ MULTI RESIDENTIAL
- \_\_\_ COMM'L BLDG
- \_\_\_ COMM'L UNITS

CONTRACTOR: \_\_\_\_\_

OWNER: \_\_\_\_\_

CODE	DESCRIPTION	AMOUNT	CODE	DESCRIPTION	AMOUNT
95	INTEREST RESERVE		1230	ROOF TRUSSES	
98	LOAN FEES		1232	ROOF LABOR	
383	MIRRORS		1235	ROOF COVER	
503	HAULING & DUMPING		1245	STRUCTURAL MASONRY	
1005	BUILDING PERMITS		1250	MASONRY VENEER	
1010	ARCH&ENGINEERING FEES		1255	WRAPPING	
1011	BLUEPRINTS		1260	STUCCO EXTERIOR	
1015	SCHOOL FEES		1265	SPEC.EXT.WALL	
1020	TEMP. UTILITIES		1270	SWAMP COOLER	
1021	GAS/WATER CONNECTION		1275	HVAC	
1022	SEWER CONNECTION FEES		1285	SHEET METAL FLASHING	
1025	EDISON FEE		1295	GLASS & GLAZING	
1027	SOIL PRETREAT		1300	DRYWALL	
1030	LIZARD FEE		1305	INSULATION	
1035	OTHER FEES-FIRE		1310	COUNTERTOPS	
1040	WATER METER		1311	GRANITE / MARBLE	
1047	FLOOD ZONE PERMITS		1316	SHOWERS/TILE	
1050	SURVEY		1320	FINISH FLOORING/CARPET	
1055	WATER FOR GRADE		1325	PAINTING & DECORATING	
1060	TEMP FACILITIES		1345	GLASS BLOCK	
1065	DEMOLITION/SITE PREP		1350	SHOWER DOOR	
1070	EARTHWORK		1355	BUILT IN EQUIPMENT	
1075	FINISH GRADING		1360	WEATHERSTRIPPING	
1080	CONCRETE FORMS		1365	SHADES, BLINDS, ETC	
1085	STRUCT.CONCRETE, INCL FL		1370	DRIVEWAY/SIDEWALK	
1090	FRAMING LABOR		1380	FENCE/RETAINING WALL	
1095	LUMBER ROUGH		1385	LANDSCAPE SPRINKLER	
1100	LUMBER FINISH		1395	SCREENS/WINDOWS	
1105	KITCHEN VENTS		1400	GARAGE DOOR/HARDWARE	
1110	CARPENTER-ROUGH		1405	PROPANE	
1115	CARPENTER-FINISH				
1125	DOORS & FRAMES		1415	CARPET	
1130	WINDOW FRAMES & SASHES		1420	LANDSCAPING	
1135	FIRE SPRINKLERS		1421	EXT GATE/WROUGHT IRON	
1140	CABINETS & MILLWORK		1422	MAILBOX	
1141	CLOSETS		1435	CURB CUT	
1145	HARDWARE ROUGH		1430	CONCRETE/ASPHALT PAVE	
1150	HARDWARE FINISH		1435	EXTERIOR STAIRS	
1155	FIREPLACE		1441	POOL/SPA	
1160	TILE MATERIALS		1442	BARBEQUE	
1161	TILE WORK		1443	FIRE PIT	
1165	WINDOWS		1445	INSURANCE	
1170	STRUCTURAL STEEL		1450	SOC.SEC./UNEMPLOYED IN	
1175	SEWER CONNECTION FEES		1460	EQUIPMENT RENTAL	
1180	TUB ENCLOSURES		1465	SUPERVISION	
1185	PLUMBING ROUGH		1470	CONTINGENCY	
1190	SEPTIC SYSTEM		1475	PROPERTY TAXES	
1195	PLUMBING FINISH		1480	LAND DRAW	
1200	ROOFING		1485	CONTRACTOR FEES	
1210	ELECTRICAL ROUGH		1490	OVERHEAD & PROFIT	
1215	ELECTRICAL FINISH		1495	PROFIT	
1216	ELECTRICAL FIXTURES		1505	LIABILITY/WORK COMP	
1220	PHONE PRE-WIRE		1515	CLEAN UP	
1225	ALARM/SECURITY SYSTEM		6771	MISC. LABOR	

TOTAL COST: \_\_\_\_\_

TO: Canyon National Bank

I certify that the above is, to the best of my knowledge, a true and correct statement (Contractor) DATE: \_\_\_\_\_

SIGNED: \_\_\_\_\_



Specifications and Description of Materials
For Proposed Construction

PROPERTY ADDRESS CITY
OWNER PHONE
ADDRESS CITY
BUILDER PHONE
ADDRESS CITY
CONTRACTOR'S LICENSE NO. PFF REQUEST # PFF LOAN #

INSTRUCTIONS

Describe all materials and equipment, even if shown on plans. The specifications indicated herein must coincide with any specifications shown on the plans. If space is inadequate under an individual item, cross reference and describe as item #18, on the back of page three. Work not specifically checked or described herein may not be considered in the appraisal Make certain the required signatures are included.

1. FOUNDATION:

( ) Walls ( ) Piers ( ) Dwarf Walls ( ) Slab\* ( ) Number of Pours
( ) Wire Mesh in Slab ( ) Moisture Barrier in Slab ( ) Termite Soil Treat.
\*5 bag mix, 7 1/2 gallons water per bag, 2,000 psi @ 28 days

2. FRAMING:

Studs: Specie Grade
Joists: Specie Grade

3. WALLS AND CEILINGS:

A. Exterior:

Stucco: ( ) Color Coat ( ) Painted Number of Coats
Wood Siding - Type Material
( ) Stained ( ) Painted - No. Coats Brand & Material
Wood Trim - ( ) Stained ( ) Painted - No. Coats Brand & Material
Eaves - ( ) Stained ( ) Painted - No. Coats Brand & Material
Box Soffitts - Material

B. Interior:

Plaster ( ) Walls ( ) Ceilings ( ) Acoustic Type Ceilings
( ) Painted Number of Coats
Drywall ( ) Walls ( ) Ceilings ( ) Acoustic Type Ceilings
" Thick ( ) Painted Number of Coats
Paneling in rooms
on walls
Material sq. ft.
( ) Painted ( ) Stained ( ) Varnish ( ) Number of Coats
( ) Factory Prefinished Other

4. MASONRY:

A. Fireplace: Type of Facing ; sq. ft.
Size of opening ( ) Heahlator
Type of Hearth ; sq. ft.
B. Exterior Veneer: (describe)
C. Planters: (describe)
D. Other (describe)

5. ROOF:

A. Framing: ( ) Built on Job ( ) Pre-built Trusses Rafter Size x
Facia Size x Material
B. Covering: ( ) Cedar Shingle ( ) Shakes: ( ) Heavy ( ) Med. ( ) Light ( ) Comp. Shingle lbs.
( ) Built-up: Hot mopped felt: layers weight Cap Sheet: weight lbs.
( ) Rock: ( ) Heavy ( ) Medium ( ) Light
( ) Tile: Type Brand
( ) Other (describe)
C. Gutters & Down Spouts: ( ) Galvanized ( ) Aluminum ( ) Fiberglass
Location ; Lineal Ft.

**6. FLOORS:**

**A. Subfloor:** (describe) \_\_\_\_\_

**B. Finish**

	Vinyl Asbestos (Trade Name)	Vinyl (Trade Name)	Carpet (Cost/Yd. Laid)	Oak (Grade)	Other (Describe)
Entry					
Liv. Room					
Fam. Room					
Kitchen					
Mast. Bed R.					
Other Bed R.'s					
Baths					
Halls					
Service Porch					
Other					

**7. WINDOWS AND DOORS:**

**A. Windows:** Aluminum Sliders — Make \_\_\_\_\_  
Other Type (describe) \_\_\_\_\_

**B. Exterior Doors:** Type \_\_\_\_\_ Material \_\_\_\_\_ Thickness \_\_\_\_\_"  
**Interior Doors:** Type \_\_\_\_\_ Material \_\_\_\_\_ Thickness \_\_\_\_\_"

**C. Aluminum Sliding Doors:** Make \_\_\_\_\_ No. \_\_\_\_\_ Size \_\_\_\_\_ ( ) Tempered Glass

**D. Wardrobe Doors:** Type \_\_\_\_\_ Material \_\_\_\_\_

**E. Garage Door:** Material \_\_\_\_\_ Size \_\_\_\_\_

**8. CABINETS:**

**A. Kitchen:** Material ( ) Flush Panel ( ) Raised Panel ( ) Other \_\_\_\_\_  
( ) Painted ( ) Stained ( ) Lacquer Number of Coats \_\_\_\_\_  
( ) Factory Pre-Finish ( ) Laminated Formica on Particle Board

**B. Pullmans:** Material ( ) Flush Panel ( ) Raised Panel ( ) Other \_\_\_\_\_  
( ) Painted ( ) Stained ( ) Lacquer Number of Coats \_\_\_\_\_  
( ) Factory Pre-Finish ( ) Laminated Formica on Particle Board

**C. Medicine Cabinets:** Make and Model \_\_\_\_\_

**D. Other** \_\_\_\_\_

**9. COUNTER TOPS:**

**A. Kitchen:** ( ) Ceramic Tile ( ) Laminates Make \_\_\_\_\_ Other \_\_\_\_\_  
( ) Coved Splash Height \_\_\_\_\_'

**B. Pullmans:** ( ) Ceramic Tile ( ) Laminates Make \_\_\_\_\_ ( ) Marblene  
( ) Coved Splash Height \_\_\_\_\_'

**10. PLUMBING:**

**A. Kitchen Sink:** ( ) Cast Iron ( ) Pressed Steel ( ) Stainless Steel  
Make and Model: of Sink \_\_\_\_\_, of Brass \_\_\_\_\_

**B. Lavatories:** ( ) Vitrious China ( ) Pressed Steel ( ) Cast Iron ( ) Stainless Steel  
Make and Model: of Lav. \_\_\_\_\_, of Brass \_\_\_\_\_

**C. Water Closets:** Make and Model \_\_\_\_\_

**D. Bath Tubs:** ( ) Cast Iron ( ) Pressed Steel ( ) Fiberglass — install per mfgs. specs.  
Make and Model: of Tub \_\_\_\_\_, of Brass \_\_\_\_\_  
( ) Shower over Tub: Wall Covering \_\_\_\_\_ Height \_\_\_\_\_'  
( ) Enclosure: Material \_\_\_\_\_

**E. Stall Shower:** ( ) Plaster ( ) Ceramic Tile ( ) Laminate ( ) Fiberglass — per mfgs. specs.  
( ) Glass Door: Pan Material \_\_\_\_\_ Make and Model of Brass \_\_\_\_\_

**F. Laundry:** ( ) Service Tub Make and Model \_\_\_\_\_ ( ) Dryer Vent

**G. Water Heater:** ( ) Gas ( ) Electric Number of Gallons \_\_\_\_\_ Guaranteed \_\_\_\_\_ years

**H. Garbage Disposer:** Make and Model \_\_\_\_\_

**I. Water Piping:** ( ) Galvanized ( ) Copper ( ) PVC ( ) Overhead ( ) Under Slab

**J. Waste Piping:** ( ) Cast Iron ( ) PVC ( ) Other (describe) \_\_\_\_\_

**K. Log Lighter:** ( )

**L. Size of Water Service** \_\_\_\_\_

**M. Hose bibbs:** Number \_\_\_\_\_

**N. Pressure Reducing and Regulating Valve** ( ) Make \_\_\_\_\_

**11. HARDWARE:**

Manufacturer \_\_\_\_\_

Material \_\_\_\_\_ Finish \_\_\_\_\_





**BUILDERS STATEMENT**

---

**Company Name:** \_\_\_\_\_ **Tax I. D. #** \_\_\_\_\_  
**Address:** \_\_\_\_\_  
**Telephone #:** \_\_\_\_\_ **Fax #:** \_\_\_\_\_  
**License #:** \_\_\_\_\_ **State:** \_\_\_\_\_ **License Date:** \_\_\_\_\_

**Officers/Partners/Owners of Company:**

Individual Name	Position Held	% Ownership	Social Security #

**Custom Home Properties Built in the Last Two Years:**

Homeowner	Telephone #	Address	Completion Date	Contract Cost

**Properties Currently Under Construction:**

Homeowner	Telephone #	Address	Completion Date	Contract Cost

(cont'd...)

**Major Trade and Bank References:  
MUST INCLUDE A MINIMUM OF THREE TRADE REFERENCES FOR THIS FORM TO BE VALID**

Name	Address (Street, City, Zip)	Account #	Telephone # (Area Code & #)
Bank:			
Bank:			
Trade:			
Trade:			
Trade:			
Trade:			
Trade:			

If you answer “Yes” to any question below, please provide a written explanation.

1. Are there any outstanding liens or judgments against you or your company?  Yes  No
2. Have you declared bankruptcy in the past seven (7) years?  Yes  No
3. Has any company in which you own or have owned more than 20% interest declared bankruptcy?  Yes  No
4. Have you had property foreclosed upon or given title or deed in lieu thereof in the last seven (7) years?  Yes  No
5. Are you a party to a lawsuit?  Yes  No
6. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation bond, or loan guarantees?  Yes  No

I represent and warrant that the above information is accurate and complete and provides a fair and honest record of my background. On behalf of myself and \_\_\_\_\_ (hereinafter “Firm”), I hereby consent to a review and confirmation on me and Firm as to my and its character, business, professional and financial reputation and standing, personal financial standing, fitness as a builder, and such other information as may be received during the review and confirmation to be provided to IndyMac Bank, FSB (hereinafter “Mortgage Lender”).

Every firm, company, governmental agency, court, association or institution having control of any documents, records and other information pertaining to me or Firm, is hereby authorized and requested to furnish, allow to be copied or otherwise provide, information of the kind described above, to the company, or its representatives, conducting the review and confirmation (hereinafter “Company”). This authorization and request includes, but is not limited to, documents, records or files regarding any charges or complaints filed against me, including any complaints erased by law, whether formal or informal, pending or closed, and information from Mortgage Asset Research Institute, Inc.’s Financial Institutions’ Sanctions and Legal Actions Clearing House database.

I specifically authorize and request consumer credit reporting agencies to provide my personal credit history to Company. A photocopy of this authorization shall be as valid as the original.

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

In consideration of the time and expense incurred in reviewing and evaluating the application and qualifications of Firm and me as to our fitness as a builder, and to facilitate the providing of information for the review and confirmation by Company, on behalf of myself and Firm, I hereby release, discharge, exonerate and covenant not to sue any person, company or governmental organization providing information in the review and confirmation, any recipient of information, including Mortgage Lender, and Company, its parent, sister and affiliate companies and its and their officers, agents, employees and independent contractors, from any and all liability of every nature and kind arising from or in connection with the furnishing of information, the inspection of documents, records, and other information, and the preparation of the review and confirmation of the information provided to Mortgage Lender.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

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**Canyon National Bank Use**

Date Entered: \_\_\_\_\_

Reference Check Received: \_\_\_\_\_

License Verified: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Builder Code: \_\_\_\_\_

Next Scheduled Review Date: \_\_\_\_\_

Prepared By: \_\_\_\_\_

Date: \_\_\_\_\_

# Privacy Policy

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## Because Your Trust is So Important

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Your trust is the cornerstone of our relationship. That is why we work so diligently to safeguard your privacy. The information that you provide us is kept in the strictest confidence. We do not sell personal information about our customers to third-party businesses. We are proud to make that commitment to you, because your trust is the foundation of our business.

The following privacy policy explains how we use and protect information about our customers. We ask that you read it carefully.

## Notice of Your Financial Privacy Rights

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"We", "our" and "us", when used in this notice, mean Canyon National Bank. This is our privacy notice to our customers. When we use the words "you" and "your" we are referring to our consumer customers who have a continuing relationship with us because they have purchased or are holding financial products or services such as a:

- Deposit account
- Share account
- Loan account
- Credit card account

We will disclose the source of information we collect about you. We will tell you what measures we have taken to secure that information. We must first define some terms:

Non-public personal information means information about you that we collect in connection with providing a financial product or service to you. Non-public personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean non-public personal information as defined in this section.

An affiliate is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A non-affiliated third party is a person we do not employ or a company that is not an affiliate of ours. This is also known as non-affiliated third party, or simply, an "other party."

## The Information We Collect

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The information we receive about you comes from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency

## The Information We Disclose

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We do NOT disclose any information about you to anyone, except as permitted by law. This might include disclosures necessary to service your account, perform joint marketing or prevent unauthorized transactions.

## The Confidentiality, Security and Integrity of Your Information

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We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards to protect this information.

## Information About Former Customers

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We do not disclose information about former customers, except as permitted by law.