

BUILDER PROCESS CHECKLIST

From VA loan expert Shirley Mueller

1 GETTING STARTED

- Builder Company Name
- Builder Name
- Business Address
- Phone Number
- Email Address

Once we receive your information, we'll send you a link to complete the builder application.

2 BUILDER APPLICATION

- Complete the online builder application
- Upload requested documents

We will guide you through anything needed

3 PROJECT SETUP (CRITICAL)

- Fully executed builder contract
- Line-item budget (by phase/trade)
- Plans + specifications
- Site plan / survey (if applicable)

Provide clean, complete documents upfront to avoid delays

4 APPRAISAL

- Appraisal completed based on plans + specs
- Be available for any follow-up requests

The value is based on what you're building — details matter

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LOAN CLOSE

- Loan closes
- Funds placed into construction escrow
- Draw schedule finalized

■ Do not start construction before loan closing

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CONSTRUCTION + DRAWS

- Build according to approved plans + contract
- Submit draw requests after work is completed
- Inspections completed prior to each draw
- Provide any required documentation for draw approval

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FINAL COMPLETION

- Final inspection completed
- Certificate of Occupancy or local equivalent
- Punch list completed
- Provide homeowner warranty documentation

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PROJECT CLOSEOUT

- Final documents delivered
- Project completed and ready for occupancy

■ BUILDER GUIDELINES

- You do NOT need to be a registered VA builder
- Requirements vary by state and county
- Do not start construction before loan closing
- Do not request draws ahead of completed work
- Stay responsive — delays impact funding timelines

■ WHAT TO EXPECT

- ✓ Clear communication throughout the project
- ✓ Structured draw process
- ✓ Fast response on approvals + funding
- ✓ A team that understands construction

Our goal: keep your project moving and get you paid on time

SCHEDULE A CALL FOR BUILDER APPROVAL