

VA CONSTRUCTION LOAN CHECKLIST

Built by VA loan expert Shirley Mueller

1 GET PRE-APPROVED

- Complete your application
Apply here when ready: app.crosscountrymortgage.com
- Upload income + asset documents (we will send you a customized list)
- Receive your pre-approval

■ Do this **BEFORE** choosing land or a builder

2 CHOOSE YOUR BUILDER

Good news — you do NOT need a VA-approved builder.

- Builder's Name
- Builder's Phone Number
- Builder's Email Address

■ We will send your builder a link to complete the lender approval application.

3 FINALIZE YOUR PROJECT

- Sign builder contract Finalize
- construction budget
- Complete plans + specifications
- Secure land (owned or under contract)

■ This is where most delays happen — clean docs = smooth process

4 APPRAISAL + LOAN APPROVAL

- VA appraisal ordered (based on plans)
- Appraised value supports total project cost
- Loan approved by underwriting

5 CLOSE YOUR LOAN

- Sign final loan documents
- Funds placed into construction escrow
- Draw schedule finalized

■ Construction cannot start until loan closes

6 BUILD PHASE

- Construction begins
- Inspections completed at each phase
- Funds released in stages (draws)

■ Typical timeline: 6–12 months

7 FINAL COMPLETION

- Final inspection completed
- Certificate of Occupancy OR local equivalent
- Final walkthrough completed
- Any remaining items resolved

8 LOAN CONVERSION + MOVE-IN

- Loan converts to permanent mortgage
- Final payment established
- Utilities + insurance active
- Move into your new home

■ ■ IMPORTANT THINGS TO KNOW

- Requirements vary by state and county — we guide you through everything
- Your builder does NOT need to be a registered VA approved builder
- No construction can begin before closing
- Changes during construction must be approved

■ NEED HELP?

Schedule a quick 15-minute call with Shirley:

<https://calendly.com/shirley-mueller/15min>