



Construction Cost Breakdown

Borrower(s): _____ Date: _____

Property Address: _____

Line Items: Cost estimates should be broken down according to these line items. Some 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 OK 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.

Table with 5 columns: Line Item, Sub-Contractor/ Supplier Name, Cost \$, Paid \$, %Comp. Rows include categories like Architectural Plans, Building Permits, Excavation, Backfill/ Grading, Sewer/ Septic, Water/ Well, Footings/ Foundation, Concrete flatwork, Rough Lumber, Rough carpentry labor, Trusses, Windows/ Skylights, Exterior doors, Garage doors, Roofing, Main siding, soffets and fascia, Masonry, and Fireplace.

Line Item:	Sub-Contractor/ Supplier Name:	Cost \$:	Paid \$:	%Comp:																								
19	Plumbing-Rough in: sub: _____	19																										
20	Electrical-Rough in: sub: _____	20																										
21	HVAC-Rough in: sub: _____	21																										
	<input type="checkbox"/> Gas forced air <input type="checkbox"/> Electric forced air <input type="checkbox"/> Electric wall <input type="checkbox"/> Heat pump <input type="checkbox"/> Other _____																											
22	Insulation: _____	22																										
	Walls R- _____ Ceiling R- _____ Floors R- _____ Basement Walls R- _____ 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-Electr: util. co: _____	26																										
27	Drywall, tape, texture: _____	27																										
	Wall texture _____ Basement finished? ___ Yes ___ No Garage finished? ___ Yes ___ 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: _____																											
30	Cabinets: _____	30																										
	<table border="1"> <thead> <tr> <th></th> <th>Material</th> <th>Style</th> <th>Finish</th> </tr> </thead> <tbody> <tr> <td>Kitchen</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Master bath</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Bath 2</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Bath 3</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Utility</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> </tbody> </table>		Material	Style	Finish	Kitchen	_____	_____	_____	Master bath	_____	_____	_____	Bath 2	_____	_____	_____	Bath 3	_____	_____	_____	Utility	_____	_____	_____			
	Material	Style	Finish																									
Kitchen	_____	_____	_____																									
Master bath	_____	_____	_____																									
Bath 2	_____	_____	_____																									
Bath 3	_____	_____	_____																									
Utility	_____	_____	_____																									
	a. Materials \$ _____ supplier: _____																											
	b. Labor \$ _____ sub: _____																											
31	Countertops: sub: _____	31																										
	Kitchen _____ Formica _____ Tile _____ Granite _____ Other _____ Master bath _____ Formica _____ Tile _____ Granite _____ Other _____ All other _____ Formica _____ Tile _____ Granite _____ Other _____																											
32	Floor coverings - Carpet and vinyl: _____	32																										
	_____ Carpet/ pad sq. ft. _____ Location: _____ _____ Vinyl sq. ft. _____ Location: _____																											
	a. Materials \$ _____ supplier: _____																											
	b. Labor \$32 _____ sub: _____																											
33	Floor coverings - Tile and stone: _____	33																										
	sq. ft. _____ Type and location: _____																											
	a. Materials \$ _____ supplier: _____																											
	b. Labor \$ _____ sub: _____																											
34	Floor coverings - Hardwoods: _____	34																										
	sq. ft. _____ Type and location: _____																											
	a. Materials \$ _____ supplier: _____																											
	b. Labor \$ _____ sub: _____																											
35	Plumbing - Fixtures and finish: _____	35																										
	Faucet make _____ Sink material _____ Tub material _____ Shower mat. _____																											
	Kitchen _____ Master bath _____ Bath 2 _____ Bath 3 _____ Utility _____																											
	a. Materials \$ _____ supplier: _____																											
	b. Labor \$ _____ sub: _____																											
36	Electrical finish and fixtures: _____	36																										
	a. trim out \$ _____ supplier: _____																											
	b. fixtures \$ _____ sub: _____																											
37	HVAC equipment/ fin.: sub: _____	37																										
38	Interior doors: supplier: _____	38																										
	# of doors _____ <input type="checkbox"/> Solid core <input type="checkbox"/> Hollow Wood type _____																											

Line Item:	Sub-Contractor/ Supplier Name:	Cost \$:	Paid \$:	%Comp:
39 Trim, millwork and hardware:		39		
(Materials and labor for trim, handrails, door knobs, mirrors, shower doors, misc)				
a. Materials \$ _____	supplier: _____			
b. Labor \$ _____	sub: _____			
40 Wood decks and porches:		40		
Porch sq. ft _____ Deck sq. ft _____				
a. Materials \$ _____	supplier: _____			
b. Labor \$ _____	sub: _____			
41 Gutter and downspout	supplier: _____	41		
42 Appliances:	supplier: _____	42		
a. Range/ Oven _____	Make/ Type _____			
b. Dishwasher _____	Make/ Type _____			
c. Refrigerator _____	Make/ Type _____			
d. Disposal _____	Make/ Type _____			
e. Washer/ Dry _____	Make/ Type _____			
f. Other _____	Make/ Type _____			
43 Landscaping		43		
_____ Bark _____ Shrubs _____ Lawn _____ Fence _____ Other _____				
a. Materials \$ _____	supplier: _____			
b. Labor \$ _____	sub: _____			
44 Other	sub: _____	44		
45 Other	sub: _____	45		
46 Other	sub: _____	46		
47 Other	sub: _____	47		
48 Other	sub: _____	48		
49 Overhead/ Profit (custom construction only)		49		
50 Total		50		

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 in the Loan Commitment and in the Construction Agreement at closing.

Builder's signature

Date:

Borrower's signature

Date

Co-borrower's signature

Date: