



Invested in you.

EXCHANGE BANK CONSTRUCTION COST BREAKDOWN

Name:

Address:

Line Item	TOTAL COST ESTIMATE	PREPAID TO DATE (CASH EQUITY)	AMOUNT INCLUDED IN LOAN REQUEST	NAME OF SUB OR SUPPLIER
Soft Costs				
101	Appraisal			
102	Architect & Engineering Fees			
103	Civil Engineering			
104	Consultants			
105	Inspection Fees			
106	Insurance			
107	Land			
108	Legal/Underwriting			
109	Loan Fee			
110	Permits & Fees			
111	Plans			
112	Preliminary Development cost			
113	Security			
114	Soils/Engineering Report			
115	Surveying			
116	Testing/Inspections			
117	Title & Closing			
118	Utilities Fees/Deposits			
TOTAL SOFT COSTS				

Site Work Hard Costs				
201	Ditches/Drainage			
202	Driveway			
203	Equipment Rental			
204	Grading			
205	Landscaping			
206	Retaining Walls			
207	Sewer/Septic/Water			
Total Site Work				

Building Hard Costs					
301	Alarm System				
302	Appliances				
303	Bath Enclosure & Accessories				
304	Cabinets				
305	Carpentry - Finish				
306	Carpentry - Rough				
307	Carpet				
308	Carport				
309	Concrete Finish				
310	Counter Tops				
311	Decking				
312A	Doors - Interior				
312B	Doors - Exterior				
313	Driveway				
314	Drywall				
315	Electrical - Rough				
316	Electrical - Finish				
317	Fencing				
318	Fire Sprinklers				
319	Fireplace				
320	Foundation				
321	Garage Doors				
322	Gutters				
323	Hardware - Finish				
324	Hardware - Rough				
325	Hardwood Floor				
326	Heating/AC/Sheet metal				
327	Hot Mop Shower pans/walls				
328	Insulation				
329	Iron/Structural, Steel/Stairs				
330	Lighting Fixtures				
331	Lumber - Finish				
332	Lumber - Rough				
333A	Painting - Interior				
333B	Painting - Exterior				
334	Plumbing - Rough				
335	Plumbing - Finish/Fixtures				
336	Pool				
337	Radiant Heat - Concrete				
338	Radiant Heat - Plumbing				
339	Roofing				
340	Shower Doors/Mirrors				
341	Siding				
342	Skylights				
343	Solar				
344	Stairs/Railings				
345	Stamped Concrete Patio & Walk				

346	Structural Steel/Decking				
347	Stucco				
348	Tile				
349	Trusses				
350	Utilities Connections				
351	Vacuum Central				
352	Vinyl/Linoleum				
353	Windows/Glass/Sliders				
399	Contingency				
Total Building					

General Conditions & Fees					
401	Supervision & Gen Cond				
402	Business License				
403	Office Overhead				
404	Liability Insurance				
405	Overhead & Profit				
Total General Conditions & OH					
Total Hard Costs					
Total Soft Costs					
TOTAL COSTS					

Note: Bank will retain 10% of Total Hard Costs as the Final Draw. Final Permit, Notice of Completion and Mechanic's Liens Endorsement #101.2 are required for release of retention funds.

Borrower/Contractor:

BORROWER

CONTRACTOR

Date

Date