



as you prepare to build!

Enclosed in this new construction planning packet you'll find examples of forms, samples, and other information you'll submit with your loan application:

- Loan application overview
- Sample plans
- Cost estimate sheets
- Specification sheets
- Field Review Checklist

The enclosed cost estimate sheets are also available via email or on floppy disk, from which they can be prepared on your or your contractor's computer. All forms are in either Microsoft Excel or Word. Forms supplied by you or your contractor may also be acceptable.





Pre-Construction Packet Overview

Building a new home is exciting! And The First Citizens National Bank is here to help you streamline and facilitate the construction loan process wherever possible.

To facilitate this process, *FCNB* has compiled a straightforward and easy-to-follow preconstruction packet. Following is a list of what *FCNB* requires to process your loan application. Complying with these requirements will allow us to close your loan quickly.

Happy Building!

Forms and information to submit with your loan application:

- Elevation views (front, back, side) of your proposed building example provided.
- A floor plan example provided
- Cost estimates complete the cost estimate form provided.
- Specs a listing and description of materials (form included)

Things to keep in mind as you move through the construction process:

- FCNB requires a proforma appraisal based upon the plans and specifications submitted by the borrower/builder. FCNB will request this upon completion of your real estate loan application.
- FCNB doesn't charge for the first five (5) construction disbursements (draws) against your construction loan. There is no limit for additional disbursements (draws), which are \$50 each.
- FCNB will conduct a field review and advance funds within five (5) business days from the date the draw request is submitted to bank.
- FCNB does require a final (completion) certificate by an appraiser.
- FCNB also requires lien waivers signed by either the contractor or the customer (if self-contracting the construction) at each draw request example provided.

Specifications A Description of Materials Needed for Your New Building*

| Subdivision: Property Address: City Describe all material and equipment to be used, whether or not shown on drawings, by placing a check or an (X) in the appropriate block. If the space indicated for your materials is not described, inaccurate, or insufficient, then describe in "Additional Info" under appropriate section, or in Miscellaneous Site Public Sewer Public Sewerage Natural Gas Neel & Pump Liquid Petrot. Additional Info: Poundation Footings Poured Concrete Natural Gas Support Columns Concrete Block Support Columns Concrete Block Waterproofing Specify: Additional Info: Basement Area: Open & Unfinished Plumbing studded in for Finished Area Ceiling Height Ceiling Same as main level Walls Sudded in for Finished Area Ceiling Same as main level Walls Sundeded in Other: Additional Info: Exterior Walls Cedar Succo Combination Other Finish will be Natural Other Planted Stained Other Framing Material/Size Grade OC. (in inches) Framing Corner Bracing Specify Sheathing Specify Sheathing Specify Sheathing Specify Sheathing Specify | | Builder: | | | | |
|--|---|-------------------|----------------------------------|----------------------------|------------------------------|-----------|
| Describe all material and equipment to be used, whether or not shown on drawings, by placing a check or an (X) in the appropriate block. If the space indicated for your materials is not described, inaccurate, or insufficient, then describe in "Additional Info" under appropriate section, or in Miscellaneous. Site | | Subdivision: | | County: | | |
| Describe all material and equipment to be used, whether or not shown on drawings, by placing a check or an (X) in the appropriate block. If the space indicated for your materials is not described, inaccurate, or insufficient, then describe in "Additional Info" under appropriate section, or in Miscellaneous. Site | | Property Address: | | State | | |
| Describe all material and equipment to be used, whether or not shown on drawings, by placing a check or an (X) in the appropriate block. If the space indicated for your materials is not described, inaccurate, or insufficient, then describe in "Additional Info" under appropriate section, or in Miscellaneous. Site | | City | | Zip Code | | |
| in the appropriate block. If the space indicated for your materials is not described, inaccurate, or insufficient, then describe in "Additional Info" under appropriate section, or in Miscellaneous. Total Electric Site | | , | | | | |
| in the appropriate block. If the space indicated for your materials is not described, inaccurate, or insufficient, then describe in "Additional Info" under appropriate section, or in Miscellaneous. Total Electric Site | | Describe all mate | rial and equipment to be used, w | hether or not shown on dra | wings, by placing a check of | or an (X) |
| Site Public Sewage Public Sewage Septic Tank Other | | | 1 1 | | 0 1 1 | ` , |
| Public Sewer Public Sewage Septic Tank Other | | | | | , | , |
| Public Sewer Natural Cas Well & Pump Community System Liquid Petrol. Electricity Additional Info: 2 Foundation Footings Poured Concrete Foundation Walls Concrete Block Support Columns Concrete Block Support Columns Slab on Grade Yes or No Partial P.S.I. Additional Info: 3 Basement Area: Full Open & Unfinished Plumbing studded in for Einished Area Ceiling Same as main level Walls Same as main level Walls Same as main level Additional Info: 4 Exterior Walls Cedar Stucco Combination Finish will be Natural Other Walls Ceiling Same as Grade O.C. (in inches) Framing Material/Size Grade O.C. (in inches) Framing Material/Size Grade O.C. (in inches) Framing Specify Sheathing Specify Specify Sheathing Specify Specify Sheathing Specify Specify Sheathing Specify Specify | 1 | | | , | | |
| Natural Gas Liquid Petrol. Natural Gas Liquid Petrol. Additional Info: Poundation Footings | _ | | Public Sewage | Septic Tank | Other | |
| Liquid Petrol. Electricity Total Electric Additional Info: 2 Foundation Footings Poured Concrete Foundation Walls Concrete Block Support Columns Concrete Block Support Columns Concrete Block Support Columns Concrete Block Support Columns Concrete Block Steel Post Other Steel Post Other Partial PS.I. Additional Info: 3 Basement Area: Full Valls Same as main level Walls Same as main level Walls Same as main level Walls Same as main level Other: Additional Info: 4 Exterior Walls Cedar Brick Stone Masonite Finish will be Natural Other Finish will be Natural Other Framing Material/Size Grade O.C. (in inches) Framing Specify Sheathing Specify Sheathing Specify Sheathing Specify | | | 8 | _ | 0 11101 | |
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| Poured Concrete Foundation Footings Poured Concrete Foundation Walls Concrete Block Support Columns Concrete Block Slab on Grade Yes or No Waterproofing Specify: Additional Info: Partial Partial None | | Elquia i ctroi. | Dieetherty | Total Electric | | |
| Poured Concrete Foundation Footings Poured Concrete Foundation Walls Concrete Block Support Columns Concrete Block Slab on Grade Yes or No Waterproofing Specify: Additional Info: Partial Partial None | | Additional Info: | | | | |
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| Foundation Walls Support Columns Slab on Grade Waterproofing Basement Area: Open & Unfinished Plumbing studded in for Finished Area Coiling Height Coiling Same as main level Walls Same as main level Walls Same as main level Floors Same as main level Additional Info: Exterior Walls Cedar Stucco Combination Finish will be Natural Other Framing Material/Size Grade O.C. (in inches) Framing Corner Bracing Specify Specify Specify Other Stained Other Other Stained Other Stained Other Specify Sheathing Specify Specify Sheathing Specify Specify | 2 | Foundation | | | | |
| Foundation Walls Support Columns Concrete Block Support Columns Concrete Block Steel Post Other Waterproofing Specify: Additional Info: Partial | 4 | | | | DCI | |
| Support Columns Slab on Grade Waterproofing Specify: Additional Info: Partial | | _ | | Daniel Cananata | | |
| Slab on Grade Waterproofing Specify: Additional Info: Basement Area: Full Partial None Open & Unfinished Plumbing studded in for Ceiling Height Ceiling Same as main level Walls Same as main level Walls Same as main level Other: Hoors Same as main level Other: Additional Info: Exterior Walls Cedar Stucco Combination Other Finish will be Natural Other Framing Material/Size Grade O.C. (in inches) Framing Open & Unfinished Walls studded in fixtures in unfinished basement area feet Other: Other: Other: Additional Info: Framing Material/Size Grade O.C. (in inches) Framing Specify Sheathing Specify | | | | | _ | |
| Additional Info: Specify: | | | | | | |
| Additional Info: Basement Area: | | | | Partial | P.S.I. | |
| 3 Basement Area: Open & Unfinished Walls studded in Finished Area Plumbing studded in for Ceiling Ame as main level Walls Same as main level Other: Other: | | waterprooting | Specify: | | | |
| 3 Basement Area: Open & Unfinished Walls studded in Finished Area Plumbing studded in for Ceiling Ame as main level Walls Same as main level Other: Other: | | A 111.1 1.T. C | | | | |
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| Plumbing studded in for Ceiling Height Ceiling Same as main level Walls Same as main level Floors Same as main level Other: Additional Info: Exterior Walls Cedar Stucco Combination Other Stucco Other | 3 | Basement Area: | | | None | |
| Finished Area Ceiling Height Ceiling Same as main level Walls Same as main level Floors Same as main level Other: Additional Info: Exterior Walls Cedar Stucco Combination Other Finish will be Natural Other Finish will be Natural Other Framing Material/Size Grade O.C. (in inches) Floor Walls Ceiling Corner Bracing Sheathing Specify Sheathing Specify | | | - | | | |
| Ceiling Same as main level Walls Same as main level Floors Same as main level Other: Additional Info: Additional Info: Stucco Combination Other Finish will be Natural Other Framing Material/Size Grade O.C. (in inches) Floor Walls Ceiling Corner Bracing Specify Sheathing Specify Specify | | | | | ement area | |
| Walls Same as main level Floors Same as main level Other: Additional Info: 4 Exterior Walls Cedar Stucco Combination Finish will be Natural Other Finish will be Natural Other Framing Material/Size Grade O.C. (in inches) Floor Walls Ceiling Corner Bracing Specify Sheathing Specify Specify | | Finished Area | | | | |
| Floors Same as main level Additional Info: Additional Info: Additional Info: | | | | | | |
| Additional Info: 4 Exterior Walls Cedar Stucco Combination Other Finish will be Natural Painted Stained Other 5 Framing Material/Size Grade O.C. (in inches) Floor Walls Ceiling Corner Bracing Specify Sheathing Specify | | | | _ | | |
| 4 Exterior Walls Cedar Stucco Combination Other Finish will be Natural Other 5 Framing Material/Size Grade O.C. (in inches) Floor Walls Ceiling Corner Bracing Specify Sheathing Specify | | | Floors Same as main level | Other: | | |
| 4 Exterior Walls Cedar Stucco Combination Other Finish will be Natural Other 5 Framing Material/Size Grade O.C. (in inches) Floor Walls Ceiling Corner Bracing Specify Sheathing Specify | | | | | | |
| Cedar Stucco Combination Other Finish will be Natural Other 5 Framing Material/Size Grade O.C. (in inches) Floor Walls Ceiling Corner Bracing Specify Sheathing Specify | | Additional Info: | | | | |
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| Stucco Combination Other Finish will be Natural Other The painted Stained Stained Other The painted Stained Other The painted Stained Other The painted Stained Other Other The painted Stained Other Other Other The painted Stained Other | 4 | | | _ | | |
| Finish will be Natural Painted Stained Other 5 Framing Material/Size Grade O.C. (in inches) Floor Walls Ceiling Corner Bracing Specify Sheathing Specify | | | | | Masonite | |
| Traming Material/Size Grade O.C. (in inches) Floor Walls Ceiling Corner Bracing Specify Sheathing Specify | | Stucco | Combination | Other | | |
| Traming Material/Size Grade O.C. (in inches) Floor Walls Ceiling Corner Bracing Specify Sheathing Specify | | | | _ | | |
| Framing Material/Size Grade O.C. (in inches) Floor Walls Ceiling Corner Bracing Sheathing Specify Sheathing | | Finish will be | | Painted | Stained | |
| Floor Walls Ceiling Corner Bracing Sheathing Specify Sheathing Specify | | | Other | | | |
| Floor Walls Ceiling Corner Bracing Sheathing Specify Sheathing Specify | | - | | | | |
| Walls Ceiling Corner Bracing Sheathing Specify Sheathing Specify | 5 | ~ | | Grade | O.C. (in inches) | |
| Ceiling Corner Bracing Sheathing Specify Specify | | | | | | |
| Corner Bracing Specify Sheathing Specify | | Walls | | | | |
| Sheathing Specify Specify | | Ceiling | | | | |
| | | Corner Bracing | Specify | | | |
| | | Sheathing | Specify | | | |
| Additional Info: | | | | | | |
| | | Additional Info: | | | | |

The First Citizens National Bank Specification Sheets

^{*}Similar forms may be substituted for the ones provided in this packet.

Specifications, page two A Description of Materials Needed for Your New Building*

| 6 | Roof | | | _ | |
|----|----------------------|-----------------------|-----------------------|-------------------|-------|
| | Decking Type | | Thickness (in inches) | Other: | |
| | Rafters | Trusses: | | Conventional | |
| | Roof Covering | Shingle Type | | Other: | |
| | | 0 71 _ | | | |
| | Additional Info: | | | | |
| | | | | | |
| 7 | Gutters & Downspouts | | | _ | |
| | | Galvanized | Aluminum | Other | |
| | | | | | |
| | Additional Info: | | | | |
| | | | | | |
| 8 | Windows | | | | |
| | | Wood Frame | Aluminum Frame | Thermopane | |
| | | Double Hung | Horizontal Slide | Other | |
| | | Screens | No Screens | Storm Windows | |
| | | Sliding Glass Doors | Number | Thermopane (Y/N) | |
| | | | <u> </u> | | |
| | Additional Info: | | | | |
| | | | | | |
| 9 | Insulation | _ | | - | |
| | Walls | Thickness (in inches) | Туре | R-Factor | |
| | Floor | Thickness (in inches) | Туре | R-Factor | |
| | Ceiling | Thickness (in inches) | Туре | R-Factor | |
| | | _ | | _ | |
| | Additional Info: | | | | |
| | | | | | |
| 10 | Equipment/Appliances | | | _ | |
| | | Single Oven | Double Oven | Drop-in | |
| | | Surface Unit | Grill | Vent Hood | |
| | | Dishwasher | Itercom | Refrigerator | |
| | | Trash Compactor | Water Heater (gals.) | Elec. Garage Door | |
| | | Roof Ventilator | Fire Alarm | Attic Fan | |
| | | Burglar Alarm | Disposal | Central Vaccuum | |
| | | | | | |
| | Additional Info: | | | | |
| | | | | | |
| 11 | Heating & Cooling | | | | |
| | Heating | Forced Air Unit | B.T.U. | Other | |
| | Fuel | Gas | Electric | | |
| | Cooling | Central Unit | Heat Pump | Zoned system # of | units |
| | O | A/C Tonnage | E.E.R. Rating | , | |
| | Fuel | Gas | Electric | | |
| | | Electr. Air Cleaner | Humidifier | | |
| | | | | _ | |
| | Additional Info: | | | | |
| | | | | | |

The First Citizens National Bank Specification Sheets

Specifications, page three A Description of Materials Needed for Your New Building

| | Finished Floors & Attic | ttic | | | | |
|----|---|---|--|-------------------------------|--|--|
| | Floors will be | | Carpet allowance per yard | | | |
| | | Carpet | Hardwood | Other | | |
| | | Slate | Brick | Parquet | | |
| | Kitchen | Vinyl | Other | 1 | | |
| | Bath | Ceramic Tile | Vinyl | | | |
| | Bath Wainscot | Ceramic Tile | Height of Wainscot | Tub/Shower only | | |
| | Tub/Shower | Fiberglass | Porcelain | Other | | |
| | 1 db/ bllower | 1 ibeigiass | 1 Oreclain | Other | | |
| | Additional Info: | | | | | |
| | Additional info. | | | | | |
| 12 | Interior Walls | | | | | |
| IJ | interior wans | Darreyall with Dainted I | iniah Thiakmaaa | Other | | |
| | | Drywall with Painted F | rinish - Thickness: | Other | | |
| | | Paneling (list rooms) | | | | |
| | | XXX 11 (1) | | | | |
| | | Wallpaper (list rooms) | | | | |
| | | | | | | |
| | | | | | | |
| | Additional Info: | | | | | |
| | | | | | | |
| 14 | Doors & Trim | | | | | |
| | Interior | Hollow Core | Masonite | Six-Panel | | |
| | Exterior | Steel | Solid | Six-Panel | | |
| | | Crown Mold | Crown & Dental | Picture Mold | | |
| | | Chair Rail | | | | |
| | Finish | Stain | Natural | Painted | | |
| | | | | | | |
| | Additional Info: | | | | | |
| | | | | | | |
| | Einamla ana | | | | | |
| 15 | Fireplaces | - | | | | |
| 15 | rireplaces | Number | Masonry | Prefabricated | | |
| 15 | Fireplaces | Number Stone Face | Masonry Brick Face | Prefabricated | | |
| 15 | Fireplaces | <u> </u> | | Prefabricated | | |
| 15 | rireplaces | Stone Face | Brick Face | Prefabricated | | |
| 15 | Additional Info: | Stone Face | Brick Face | Prefabricated | | |
| 15 | _ | Stone Face | Brick Face | Prefabricated | | |
| | _ | Stone Face | Brick Face Size, 42" | | | |
| | Additional Info: | Stone Face | Brick Face | Prefabricated Overhead Doors | | |
| | Additional Info: Garage/Carport | Stone Face Size, 36" | Brick Face Size, 42" | | | |
| | Additional Info: Garage/Carport | Stone Face Size, 36" | Brick Face Size, 42" | | | |
| | Additional Info: Garage/Carport Interior Walls | Stone Face Size, 36" | Brick Face Size, 42" | | | |
| 16 | Additional Info: Garage/Carport Interior Walls | Stone Face Size, 36" | Brick Face Size, 42" | | | |
| 16 | Additional Info: Garage/Carport Interior Walls Additional Info: | Stone Face Size, 36" Finished Sheetrock | Brick Face Size, 42" Unfin/Expos. Studs | | | |
| 16 | Additional Info: Garage/Carport Interior Walls Additional Info: | Stone Face Size, 36" Finished Sheetrock | Brick Face Size, 42" Unfin/Expos. Studs | | | |
| 16 | Additional Info: Garage/Carport Interior Walls Additional Info: Electrical | Stone Face Size, 36" Finished Sheetrock | Brick Face Size, 42" Unfin/Expos. Studs | | | |
| 16 | Additional Info: Garage/Carport Interior Walls Additional Info: Electrical | Stone Face Size, 36" Finished Sheetrock | Brick Face Size, 42" Unfin/Expos. Studs | | | |
| 16 | Additional Info: Garage/Carport Interior Walls Additional Info: Electrical Additional Info: | Stone Face Size, 36" Finished Sheetrock Amp Service | Brick Face Size, 42" Unfin/Expos. Studs Lighting Allowance | Overhead Doors | | |
| 16 | Additional Info: Garage/Carport Interior Walls Additional Info: Electrical Additional Info: | Stone Face Size, 36" Finished Sheetrock Amp Service Concrete Patio | Brick Face Size, 42" Unfin/Expos. Studs Lighting Allowance Screened Porch | Overhead Doors | | |
| 16 | Additional Info: Garage/Carport Interior Walls Additional Info: Electrical Additional Info: | Stone Face Size, 36" Finished Sheetrock Amp Service Concrete Patio | Brick Face Size, 42" Unfin/Expos. Studs Lighting Allowance Screened Porch | Overhead Doors | | |

The First Citizens National Bank Specification Sheets

Specifications, page four A Description of Materials Needed for Your New Building

| 19 | Driveways Walks | Concrete Width Concrete | Asphalt Length Asphalt | Other Other |
|--|-------------------------|---|----------------------------------|-------------|
| | Additional Info: | | | |
| | Lawn seeded | Minimum number of Shrubs at B Front Rear Splash Block (Y/N) | Building Perimeter: & Sides None | |
| | Additional Info: | | | |
| 21 | Miscellaneous | | | |
| | | | | |
| The construction shall be completed in compliance with the related drawings and above specification. The above material description does not supercede city or county construction code requirements. I understand that the plans and specifications submitted to The First Citizens National Bank will be in the valuation of the proposed. I agree that any change from submitted plans and specifications must approved prior to the first disbursement. | | | | - |
| | | | | |
| | Contractor or Borrower: | | | |
| | Date | | | |

*Similar forms may be substituted for the ones provided in this packet.

The First Citizens National Bank Specification Sheets