



**Construction Underwriting Submission Checklist  
for FHA 203(k) Rehabilitation Loans**

Borrower(s) \_\_\_\_\_

- \_\_\_\_\_ *NCF Renovation Loan Registration Form*
- \_\_\_\_\_ Permanent Lender's Credit Underwriting Approval
- \_\_\_\_\_ HUD-92700: 203(k) and Streamlined (k) Maximum Mortgage Worksheet
- \_\_\_\_\_ Appraisal with all improvements listed on Repairs & Updates Addendum and reflecting "After-Improved Value"
- \_\_\_\_\_ *Renovation Loan Borrower's Disclosure*
- \_\_\_\_\_ FHA 203(k) Consultant Report
- \_\_\_\_\_ Pre-Purchase Home Inspection (if applicable)
- \_\_\_\_\_ Current Purchase Contract between Seller and Borrower(s) (if applicable)
- \_\_\_\_\_ *Renovation Loan Homeowner/ Contractor Agreement*
- \_\_\_\_\_ Contractor Bids/ Proposals Signed by Contractor and Accepted by Borrower
- \_\_\_\_\_ *FHA 203(k) Loan Draw Request Disclosure*
- \_\_\_\_\_ *Important Notice Regarding Contingency Funds on Renovation Loans*
- \_\_\_\_\_ *Renovation Loan Contractor Profile Report*
- \_\_\_\_\_ Contractor's Certificate of Insurance for General Liability
- \_\_\_\_\_ Contractor's License (if applicable)
- \_\_\_\_\_ Form W-9 completed by Contractor

*italicized* Forms Available at [www.ncfunding.net/forms](http://www.ncfunding.net/forms)

***PLEASE NOTE: Renovation Loan Submissions from the Originator/ Processor directly to NCF will no longer be accepted. The Permanent Lender's Underwriting Dept. will submit the above items for Construction Underwriting Approval to NCF.***

**National Capital Funding, Ltd.  
Attn: Renovation Loan Dept.  
14550 Torrey Chase Blvd, Ste 465  
Houston, TX 77014-1019  
Phone: 281.537.0073 Fax: 281.537.5698  
E-mail: [renovate@ncfunding.net](mailto:renovate@ncfunding.net)**



# NATIONAL CAPITAL FUNDING, LTD.

## RENOVATION LOAN REGISTRATION FORM

### Loan & Originator Information:

Date Registered: \_\_\_\_\_

Lender: \_\_\_\_\_ Loan #: \_\_\_\_\_ Loan Amt: \$ \_\_\_\_\_

Type: ☐ FHA Limited (k) ☐ FHA Regular 203(k) ☐ FNMA HomeStyle

Originator's Company: \_\_\_\_\_ Originator: \_\_\_\_\_

Processor: \_\_\_\_\_ E-mail: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

### Borrower & Property Information:

Borrower: \_\_\_\_\_  
First Middle Last

Co-Borrower: \_\_\_\_\_  
First Middle Last

Property Address: \_\_\_\_\_

City: \_\_\_\_\_ County: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Work/Alt Phone: \_\_\_\_\_ E-mail: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

### Title Company Information:

Company Name: \_\_\_\_\_ Contact: \_\_\_\_\_

Address, City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Title Commitment Registration Date: \_\_\_\_\_

### FHA 203(k) Consultant Information, if applicable:

Consultant Name: \_\_\_\_\_ Consultant ID #: \_\_\_\_\_

Address, City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

14550 TORREY CHASE BLVD, STE 465, HOUSTON, TEXAS 77014  
281.537.0073 • FAX 281.537.5698

WWW.NCFUNDING.NET

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**1-Contractor Information:**

Company Name: \_\_\_\_\_ Contact: \_\_\_\_\_  
Address, City, State, Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

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**2-Contractor Information, if applicable:**

Company Name: \_\_\_\_\_ Contact: \_\_\_\_\_  
Address, City, State, Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

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**3-Contractor Information, if applicable:**

Company Name: \_\_\_\_\_ Contact: \_\_\_\_\_  
Address, City, State, Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

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**4-Contractor Information, if applicable:**

Company Name: \_\_\_\_\_ Contact: \_\_\_\_\_  
Address, City, State, Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

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**5-Contractor Information, if applicable:**

Company Name: \_\_\_\_\_ Contact: \_\_\_\_\_  
Address, City, State, Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

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**6-Contractor Information, if applicable:**

Company Name: \_\_\_\_\_ Contact: \_\_\_\_\_  
Address, City, State, Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

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# 203(k) and Streamlined (k) Maximum Mortgage Worksheet

See Public Reporting Statement on the back before completing this form (See Notes 1 thru 8 on back)

## U.S. Department of Housing and Urban Development Office of Housing Federal Housing Commissioner

OMB Approval  
No. 2502-0527  
(exp. 07/31/2017)

Borrower's Name & Property Address (include street, city, State, and zip code)			FHA Case Number		No. of Units		HUD REO? <input type="checkbox"/> es <input type="checkbox"/> NO		<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Streamlined (k) (Note 6) Purchase Date (owned less than 12 months) <div style="border: 1px solid black; width: 100px; height: 20px;"></div>		
			Type: <input type="checkbox"/> Owner-Occupant <input type="checkbox"/> Nonprofit <input type="checkbox"/> Government Agency								
A. Property Information		1. Contract Sales Price Or <input type="checkbox"/> Existing Debt \$	2. 'As-is' Value (Note 1) \$	3. After-improved Value \$	4. 110% of A3 (Note 8) \$	5. Borrower Paid Closing Costs + Prepays (Refinance) \$		6. Allowable energy Improvements (Note 2)			
B. Rehabilitation and Other Allowable Costs		1. Total Cost of Repairs (Line 36, HUD-9746-A) includes the improvements in A6 and REO Lead Based Paint Stabilization							\$		
		2. Contingency Reserve on Repair Costs (     %) (10 to 20% of B1)							\$		
		3. Inspection Fees (     x \$     per inspection)+ Title Update Fee (     x \$     per draw)							\$		
		4. Mortgage Payments Escrowed (     months x \$     ) if uninhabited (Note 7)							\$		
		5. Sub-Total for Rehabilitation Escrow Account (Total of B1 thru B4)							\$		
		6. Architectural and Engineering Fees (Exhibits) (Note 7)							\$		
		7. Consultant Fees (including mileage, if applicable) (\$     +     miles@     /mile) (Note 7)							\$		
		8. Permits							\$		
		9. Other Fees (explain in Remarks)							\$		
		10. Sub-Total (Total of B5 thru B9)							\$		
		11. Supplemental Origination Fee for both 203k and Streamlined (k) (greater of \$350 or 1.5% of B10)							\$		
		12. Discount Points on Repair Costs and Fees (B10x     %)							\$		
		13. Sub-Total for Release at Closing (Total of B6 thru B9 + B11 and B12 (Note 3))							\$		
		14. Total Rehabilitation Cost (Total of B5 and B13 minus A6) (Streamlined (k) can not exceed \$35,000)							\$		
C. Mortgage Calculation for Purchase Transactions		1. Lesser of Sales Price (A1) or As-Is-Value (A2)							\$		
		2. Total Rehabilitation Cost (B14)							\$		
		3. Lesser of Sum of C1 + C2 (\$     ) or 110% of After-Improved Value (A4)							\$		
		4. Base Mortgage Amount: Sum of C3 +(-) Required Adjustment (Note 4) (\$     ) x LTV Factor (96.5%) (Owner-Occupant) or Less Allowable Down payment/ HUD-Owned Property (\$     ) (Note 5)							\$		
D. Mortgage Calculation for Refinance Transactions		1. Sum of Existing Debt (A1) + Rehabilitation Cost (B14) + Borrower Paid Closing Costs + Prepays (A5)+ Discount on Total Loan Amt minus Discount on Repair Costs (B12) minus FHA MIP Refund (\$     )							\$		
		2. Lesser of Sum of As-is Value (A2) (Note 1) + Rehabilitation Cost (B14) (\$     ) or 110% of After-Improved Value (A4)							\$		
		3. D2 (\$     ) x LTV Factor (97.75%) (Owner-Occupant)							\$		
		4. Base Mortgage Amount Lesser of D1 or D3 (Note 5)							\$		
E. Calculation for EEM		1. Energy Efficient Mortgage (EEM) Amount (C4 or D4) + A6 (Note 2)							\$		
F. Summary		UFMIP Factor	UFMIP	Total Escrowed Funds		Interest Rate	Discount Pts				
		%	\$	\$		%					
		1. Total Mortgage Amount with UFMIP (C4, or D4 or E1 + UFMIP)							\$		
DE Underwriter's Signature, Title & Date								CHUMS No.			
Borrower's Signature & Date (Optional)				Co-Borrower's Signature & Date (Optional)							

Remarks (Continue on separate page if needed)

Notes:

1. If owned less than 1 year, use lesser of A2 or Original Acquisition Cost plus Debts incurred for rehabilitation since acquisition.
2. Refer to Mortgagee Letters 05-21, 95-46, and 93-13.
3. These Allowable Costs may be released at closing, provided paid receipts or contractual agreements requiring payment are obtained
4. Required Adjustments would include additions such as financeable repairs and improvements, energy related weatherization items, and solar energy systems, as well as subtractions including sales concessions in excess of six percent of the sales price, inducements to purchase, personal property items, etc., all as per HUD Handbook 4155.1 (May also include HUD REO Lead Based Paint Credit.)
5. Maximum Mortgage before UFMIP not to exceed statutory limit.
6. See ML 2005-50.
7. Not applicable to Streamline 203(k) transactions.
8. If Condominium limit to 100% of A3

Public reporting burden for this collection of information is estimated to average 25 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This information collection involves an expanded information requirement for lenders that originate and service Section 203(k) mortgages. The purpose of the information is to help mitigate program abuses. The expanded information focuses on the loan origination process and requires increased documentation and strengthened internal control procedures. Periodic reporting of the information is not required. The information also includes information that was voluntarily accepted by the 203(k) lending community. The information provides a more comprehensive basis for evaluating lender underwriting practices and thereby improves risk management of the 203(k) loan portfolio. Responses are required under Section 203(k) of the National Housing Act (12 U.S.C. 1703). No assurance of confidentiality is provided.

## RENOVATI ON LOAN BORROWER'S DISCLOSURE

Borrower(s): \_\_\_\_\_

Property Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Lender: \_\_\_\_\_

Borrower hereby warrants and represents (which warranties, covenants, agreements and representations shall survive the making of any and all advances) to Lender, its agents, successors and/or assigns (hereinafter collectively called "Lender") as follows:

Borrower acknowledges that Borrower will select and investigate or has selected and investigated the background, experience and reputation of any and all contractors (hereinafter referred to as "Contractors") who will furnish labor, material or other services for the construction of said improvements and that Lender has, and shall have, no responsibility or liability whatever for such persons or for the quality of their materials or workmanship.

Borrower acknowledges that Lender has the right to verify the acceptability of Borrower's selection of any or all Contractors in accordance with the guidelines set forth by the Department of Housing and Urban Development (hereinafter referred to as "HUD"), USDA, or Fannie Mae and, additionally, Lender has the right to disallow any or all Contractors that do not meet the guidelines for Contractors as set out by HUD, USDA, or FNMA.

Borrower understands that these statements and acknowledgments are made for the purpose of inducing the Lender to advance the money pursuant to the terms of the Loan documents, and the Lender is relying upon the truth and accuracy of the statements made in advancing such loan proceeds. Further, Borrower agrees to indemnify and save Lender, its agents, successors and/or assigns, harmless against costs, damages, attorney's fees, expenses and liabilities which it may incur or sustain in connection with the incorrectness of any of these representations or any court action arising therefrom and will pay the same upon demand. Borrower further agrees to indemnify and save Lender, its agents, successors and/or assigns, harmless from any claims by or against the Contractor or any subcontractors or material suppliers.

EXECUTED this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower's Signature

\_\_\_\_\_  
Date

# RENOVATION LOAN HOMEOWNER/ CONTRACTOR AGREEMENT

FHA Case # : \_\_\_\_\_

Owner(s): \_\_\_\_\_

Property Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

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CONTRACTOR'S COMPANY NAME: \_\_\_\_\_

CONTACT PERSON: \_\_\_\_\_

ADDRESS, CITY, ST, ZIP: \_\_\_\_\_

PHONE NUMBER: \_\_\_\_\_ FAX NUMBER: \_\_\_\_\_

E-MAIL ADDRESS: \_\_\_\_\_

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**THIS AGREEMENT**, made this date, \_\_\_\_/\_\_\_\_/\_\_\_\_, between the above mentioned Homeowner (Owner) and Contractor, is for the rehabilitation of the property located at \_\_\_\_\_ that has been approved for mortgage insurance for an FHA loan under Section 203(k) of the National Housing Act. The Owner(s) shall pay the Contractor the sum of \$\_\_\_\_\_ for completion of the work, including all sales tax due by law, together with such increases or decreases in the contract price as may be approved in writing by the Lender. The work will begin within 30 days of the loan closing with the Lender and will be completed by \_\_\_\_\_, unless delayed beyond the Contractor's control. The General Provisions listed below are made a part of this Agreement, between the Owner(s) and the Lender, or as described below (or on an attached sheet):

1. **Contract Documents:** This Agreement includes all general provisions, special provisions and attached proposals that were accepted by the lender. Work not covered by this agreement will not be required unless it is required by reasonable inference as being necessary to produce the intended result. By executing this Agreement, the contractor represents that he/she has visited the site and understands local conditions, including state and local building regulations and conditions under which the work is to be performed.
2. **Owner:** Unless otherwise provided for in the Agreement, the owner will secure and pay for necessary easements, exceptions from zoning requirements, or other actions which must precede the approval of a permit for this project. If owner fails to do so then this contract is void. If the contractor fails to correct defective work or persistently fails to carry out the work in accordance with the agreement or general provisions, the owner may order the contractor in writing to stop such work, or a part of the work, until the cause for the order has been eliminated.
3. **Contractor:** The contractor will supervise and direct the work and the work of all subcontractors. He/she will use the best skill and attention and will be solely responsible for all construction methods and materials for coordinating all portions of the work. Unless otherwise specified in the Agreement, the contractor will provide for and/or pay for all labor, materials, equipment, tools, machinery, transportation, and other goods, facilities and services necessary for the proper execution and completion of the work. The contractor will maintain order and discipline among

employees and will not assign anyone unfit for the task. The contractor warrants to the owner that all materials and equipment incorporated are new and that all work will be of good quality and free of defects or faults. The contractor will pay all sales, use and other taxes related to the work and will secure and pay for building permits and/or other permits, fees, inspections and licenses necessary for the completion of the work unless otherwise specified in the Agreement. The contractor will indemnify and hold harmless the owner from and against all claim, damages, losses, expenses, legal fees or other costs arising or resulting from the contractor's performance of the work or provisions of this section. The contractor will comply with all rules, regulations, laws, ordinances and orders of any public authority or HUD inspector bearing on the performance of the work. The contractor is responsible for, and indemnifies the Owner against, acts and omissions of employees, subcontractors and their employees, or others performing the work under this Agreement with the contractor. The contractor will provide shop drawings, samples, product data or other information provided for in this Agreement, where necessary.

4. **Subcontractor:** Selected by the contractor, except that the contractor will not employ any subcontractor to whom the owner may have a reasonable objection, nor will the contractor be required by the owner to employ any subcontractor to whom the contractor has a reasonable objection.
5. **Work By Owner or Other Contractor:** The owner reserves the right to perform work related to the project, but which is not a part of this Agreement, and to award separate contracts in connection with other portions of the project not detailed in this Agreement. All contractors and subcontractors will be afforded reasonable opportunity for the storage of materials and equipment by the owner and by each other. Any costs arising by defective or ill-timed work will be borne by the responsible party.
6. **Binding Arbitration:** Claims or disputes relating to the Agreement or General Provisions will be resolved by the Construction Industry Arbitration Rules of the American Arbitration Association (AAA) unless both parties mutually agree to other methods. The notice of the demand for arbitration must be filed in writing with the other party to this Agreement and with the AAA and must be made in a reasonable time after the dispute has arisen. The award rendered by the arbitrator(s) will be considered final and judgment may be entered upon it in accordance with applicable law in any court having jurisdiction thereof.
7. **Cleanup and Trash Removal:** The contractor will keep the owner's residence free from waste or rubbish resulting from the work. The contractor will remove all waste, rubbish, tools, construction materials, and machinery promptly after completion of the work.
8. **Time:** With respect to the scheduled completion of the work, time is of the essence. If the contractor is delayed at anytime in the progress of work by change orders, fire, labor disputes, acts of God or other causes beyond the contractor's control, the completion schedule for the work or affected parts of the work may be extended by the same amount of time caused by the delay. The contractor must begin work no later than 30 days after loan closing and will not cease work for more than 30 consecutive days.
9. **Payments and Completion:** Payments may be withheld because of, (1) defective work not remedied; (2) failure of contractor to make proper payments to subcontractors, workers, or suppliers; (3) persistent failure to carry out work in accordance with this Agreement or these general conditions, or (4) legal claims. Final payment will be due after complete release of any and all liens arising out of the contract or submission of receipts or other evidence of payment covering all subcontractors or suppliers who could file such a lien. The contractor agrees to indemnify the Owner against such liens and will refund all monies including costs and reasonable attorney's fees paid by the owner in discharging the liens.



10. **Protection of Property and Persons:** The contractor is responsible for initiating, maintaining, and supervising all necessary or required safety programs. The contractor must comply with all applicable laws, regulations, ordinances, orders or laws or federal, state, county or local governments. The contractor will indemnify the owner for all property loss or damage to the owner caused by his/her employees or his/her direct or subcontractors.
11. **Insurance:** The contractor will purchase and maintain such insurance necessary to protect from claims under workers compensation and from any damage to the owner(s) property resulting from the conduct of this contract. If insurance is not provided, a fully executed Indemnity Agreement must be provided.
12. **Changes in the Contract:** The owner may order changes, additions or modifications (using HUD form HUD-92577) without invalidating the contract. Such changes must be in writing, signed by the owner, and accepted by the lender. Not all change order requests may be accepted by the lender, therefore, the contractor proceeds at his/her own risk if work is completed without an accepted change order. The new repair item must also be included in the allowable repair items.
13. **Correction of Deficiencies:** The contractor must correct promptly any work of his/her own or his/her subcontractors found to be defective or not complying with the terms of the contract.
14. **Warranty:** The contractor will provide a one-year warranty on all labor and materials used in the rehabilitation of the property. This warranty must extend one year from the date of completion of the contract or longer if prescribed by law unless otherwise specified by other terms of this contract. Disputes will be resolved through the Construction Industry Arbitration Rules of the American Arbitration Association.
15. **Termination:** If the owner fails to make a payment under the terms of this Agreement, though no fault of the contractor, the contractor may, upon ten working days written notice to the owner, and if not satisfied, terminate this Agreement. The owner will be responsible for paying the contractor for all work completed.

If the contractor fails or neglects to carry out the terms of the contract, the owner, after ten working days written notice to the contractor, may terminate this Agreement. The owner may finish the job by whatever reasonable method the owner deems expedient. If the cost of completion exceeds the contract balance, the difference, as well as reasonable attorney's fees if necessary, will be paid to the owner by the contractor.

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Owner's Signature	Date	Owner's Signature	Date
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Contractor's Signature	Date
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Name: \_\_\_\_\_

Title: \_\_\_\_\_

## FHA 203(k) LOAN DRAW REQUEST DISCLOSURE

When the Contractor desires a draw, the draw request documentation will be prepared by the 203(k) Consultant and signed by all parties. The number of draws will be determined by the Consultant prior to the closing of the loan. When permits are required, those fees may be reimbursed to the Contractor at closing with proper documentation. The final payment to the Contractor will be made following completion of all work, as evidenced by an inspection provided by the Consultant and release of any and all liens arising out of the contract or submission of receipts or other evidence of payment covering all subcontractors or suppliers who could file a legal claim. Lender reserves the right to have all work verified by an inspection report before disbursement to Contractor.

**All draw requests must be submitted directly to National Capital Funding, Ltd.** The appropriate Draw Request Form is to be completed and executed by the Consultant, Contractor and the Borrower for each draw. Please fax this request to **(281) 537-5698** or submit via e-mail to **renovate@ncfunding.net**. National Capital Funding, Ltd. will review documentation and forward same to the Lender for acknowledgment by the Underwriter. Upon approval of draw request, inspection and contractor lien waiver, funds will be disbursed to the Contractor by check. It is anticipated that the time from submittal of an acceptable request and an inspection report to National Capital Funding, Ltd. until the check is issued for delivery to the contractor shall be 7-10 business days, unless there are delays by the inspector and/or closing agent.

Any questions related to draws are to be addressed with National Capital Funding, Ltd. You may contact them by phone at (281) 537-0073, by fax at (281) 537-5698, by e-mail at [renovate@ncfunding.net](mailto:renovate@ncfunding.net), or by mail at:

National Capital Funding, Ltd.  
14550 Torrey Chase Blvd, Ste 465  
Houston, Texas 77014-1019  
Attn: Renovation Loan Department

**Please Note:** All change orders must be submitted by the Consultant to NCF for lender approval prior to disbursement.

By signing below, you are acknowledging that you understand the draw procedure and accept the responsibility of this disclosure.

\_\_\_\_\_  
CONTRACTOR'S COMPANY NAME

\_\_\_\_\_  
BORROWER'S SIGNATURE

\_\_\_\_\_  
CONTRACTOR'S SIGNATURE

\_\_\_\_\_  
CO-BORROWER'S SIGNATURE

\_\_\_\_\_  
EXECUTED BY (Please Print Clearly)

DATE \_\_\_\_\_

DATE \_\_\_\_\_

# **IMPORTANT NOTICE REGARDING CONTINGENCY FUNDS on Renovation Loans**

*EACH CONTRACTOR MUST SIGN AND DATE THIS DISCLOSURE*

A contingency fund is for the sole purpose of unforeseen issues that develop as a result of the proposed scope of work detailed in the lender approved agreements.

**THEREFORE, THE CONTINGENCY FUND IS NOT AUTHORIZED TO BE USED FOR WORK THAT IS UNRELATED TO THE SCOPE OF WORK IN THE LENDER APPROVED AGREEMENTS.**

**FURTHERMORE, THE FUNDS CAN ONLY BE USED WITH APPROVAL FROM THE LENDER PRIOR TO THE WORK BEING PERFORMED.**

In order to request lender approval for any qualified changes, Borrower(s) and Contactor must submit to National Capital Funding, Ltd. a fully completed and executed change order request using the form, HUD-92577 "Request for Acceptance of Changes". This form is available on the Forms page of NCF's website at [www.ncfunding.net](http://www.ncfunding.net). You may submit this completed form to NCF either by fax at (281) 537-5698, by e-mail at [renovate@ncfunding.net](mailto:renovate@ncfunding.net), or by mail at:

National Capital Funding, Ltd.  
14550 Torrey Chase Blvd, Ste 465  
Houston, Texas 77014-1019  
Attn: Renovation Loan Department

**IF THE BORROWER ALLOWS ADDITIONAL WORK TO BE PERFORMED WITHOUT PRIOR WRITTEN LENDER APPROVAL THEN THE PAYMENT TO THE CONTRACTOR FOR ANY CHANGES IS SOLELY THE RESPONSIBILITY OF THE BORROWER.**

If your request is approved by the lender, you will be notified by NCF in writing. PLEASE NOTE: DO NOT BEGIN WORK WITHOUT NOTICE OF APPROVAL BY THE LENDER FROM NCF.

By signing below, you are acknowledging that you understand the procedures and requirements for the use of the contingency funds and fully accept your responsibility as stated above.

\_\_\_\_\_  
CONTRACTOR'S COMPANY NAME

\_\_\_\_\_  
BORROWER'S SIGNATURE

\_\_\_\_\_  
CONTRACTOR'S SIGNATURE

\_\_\_\_\_  
CO-BORROWER'S SIGNATURE

\_\_\_\_\_  
EXECUTED BY (Please Print Clearly)

DATE \_\_\_\_\_

DATE \_\_\_\_\_

# RENOVATION LOAN CONTRACTOR PROFILE REPORT

For Lender Use Only:

Case Number, if applicable: \_\_\_\_\_

Borrower's Name: \_\_\_\_\_

Property Address, City, St, Zip: \_\_\_\_\_

DATE: \_\_\_\_\_

CONTRACTOR'S COMPANY NAME: \_\_\_\_\_

CONTACT PERSON: \_\_\_\_\_

ADDRESS, CITY, ST, ZIP: \_\_\_\_\_

PHONE NUMBER: \_\_\_\_\_ FAX NUMBER: \_\_\_\_\_

E-MAIL ADDRESS: \_\_\_\_\_

☐ CORPORATION ☐ JOINT VENTURE ☐ PARTNERSHIP ☐ INDIVIDUAL ☐ OTHER: \_\_\_\_\_

NUMBER OF YEARS ORGANIZATION HAS BEEN IN BUSINESS UNDER PRESENT NAME: \_\_\_\_\_

JURISDICTION(S) IN WHICH YOU ARE LEGALLY LICENSED/QUALIFIED TO DO BUSINESS: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

LICENSE NUMBER: \_\_\_\_\_ LICENSE TYPE: \_\_\_\_\_

LIST THE TYPES OF WORK PERFORMED DIRECTLY BY YOUR ORGANIZATION: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

PROVIDE INFORMATION ON AT LEAST THREE PROJECTS COMPLETED BY YOU OR YOUR ORGANIZATION WITHIN THE LAST YEAR. PLEASE INCLUDE THE NAME AND LOCATION OF THE PROJECTS, CONTACT INFORMATION, CONTRACT AMOUNTS, AND DATES OF COMPLETION. ATTACH SEPARATE SHEET IF NECESSARY

1. \_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

\_\_\_\_\_

3. \_\_\_\_\_  
\_\_\_\_\_

ARE THERE ANY JUDGEMENTS, CLAIMS, ARBITRATION PROCEEDINGS OR SUITS PENDING OR OUTSTANDING AGAINST YOU OR YOUR ORGANIZATION OR ITS OFFICER? \_\_\_\_\_. IF SO, DESCRIBE IN AN ATTACHED DOCUMENT.

HAVE YOU OR YOUR ORGANIZATION FILED ANY LAWSUITS OR REQUESTED ARBITRATION WITH REGARD TO CONSTRUCTION CONTRACTS WITHIN THE LAST 5 YEARS? \_\_\_\_\_. IF SO, DESCRIBE IN AN ATTACHED DOCUMENT.

FINANCIAL REFERENCES: INCLUDE BANKS/CREDITORS/BONDING COMPANIES (Include Phone Number)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

INSURANCE CO.	TYPE	AMOUNT
_____	_____	\$ _____

INSURANCE CO. CONTACT	PHONE#
_____	_____

CONTRACTOR REPRESENTS AND WARRANTS THAT ALL INFORMATION IN THIS CONTRACTOR PROFILE IS COMPLETE AND ACCURATE. CONTRACTOR AUTHORIZES THE BORROWER AND/OR LENDER TO CONTACT THE REFERENCES LISTED ABOVE IN ORDER TO VERIFY THE INFORMATION IS COMPLETE AND ACCURATE.

CONTRACTOR'S COMPANY NAME: \_\_\_\_\_

PRINTED NAME: \_\_\_\_\_ TITLE: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

ADDITIONAL NOTES:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
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# Request for Taxpayer Identification Number and Certification

Give Form to the  
requester. Do not  
send to the IRS.

Print or type  
See Specific Instructions on page 2.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification; check only <b>one</b> of the following seven boxes: <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ <b>Note.</b> For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner. <input type="checkbox"/> Other (see instructions) ▶ _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
5 Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
6 City, state, and ZIP code	
7 List account number(s) here (optional)	

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

**Note.** If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.

Social security number									
				-				-	
or									
Employer identification number									
				-					

## Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here	Signature of U.S. person ▶	Date ▶
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## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at [www.irs.gov/fw9](http://www.irs.gov/fw9).

## Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)

- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

*If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding? on page 2.*

By signing the filled-out form, you:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
- Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.