



## Renovation Clients

All renovation clients and contractors will need to provide the following items concerning their project on top of the documents needed for their specific loan type. The Hargrave Group will work alongside you and your contractor to obtain project approval.

- Items Needed from the Contractor
  - Liability Insurance Binder – must be up to date and unexpired
  - Itemized bid with contractor name, phone, email, web address, and physical address, signed and dated as accepted by both parties
  - Names and license numbers for sub-contractors in the following trades
    - HVAC
    - Plumbing
    - Electrical
  - W9 Form – to be provided by The Hargrave Group
  - Attend closing to sign notarized documentation
- Items Needed from homebuyer/homeowner
  - Final bid
  - Plans and Specs – for projects that will have major structural changes, including foundation repair, additions, etc.
  - Structural Engineers Report – for projects that will have major structural changes, including foundation repair, additions, etc.

The Hargrave Group will provide you with a Project Approval Package which includes a Building Contract, Permit Advisory, and other necessary documentation for construction with a loan.