A&D Project Submission Checklist

Build a consistent initial package for a residential lot development financing review.

One-page project summary

- [ ] Location, lot count, phase and current physical condition.
- [ ] Requested loan, capital sources and proposed guarantees.
- [ ] Borrowing entity, contact and role in the project.
- [ ] Initial-indication deadline and required loan closing date.

Site and buyer records

- [ ] Deed or purchase agreement, survey and ownership chart.
- [ ] Current plat, approvals, permit conditions and utility evidence.
- [ ] Builder agreement, exhibits and all amendments.
- [ ] Deposit evidence, holder, permitted use and purchase schedule.

Budget and financing

- [ ] Original costs, costs paid, unpaid obligations and remaining work.
- [ ] Hard and soft costs, contingency, fees and carrying expenses.
- [ ] Land contribution records, debt payoff and seller-note terms.
- [ ] Monthly cash forecast with a delayed-sale scenario.

Review notes and next steps

Self-performed site work

- [ ] Crew, supervision and availability across active projects.
- [ ] Quantities, labor hours, burdens and material quotes.
- [ ] Owned equipment, availability and basis for charges.
- [ ] Construction entity relationship, contract and affiliate fees.
- [ ] Progress verification, invoices, lien waivers and draw process.

Sponsor and completion support

- [ ] Representative completed projects with dates and outcomes.
- [ ] Separate ownership, guarantee and employed management roles.
- [ ] Current engineer, contractor and project-manager responsibilities.
- [ ] Insurance, bonding, available liquidity and continuity plan.

Keep the file current

- [ ] Document index with dates, owner and executed/draft/pending status.
- [ ] Explain differences in lot count, budget or dates across documents.
- [ ] Update the summary and cash model when material terms change.
- [ ] Discuss an appropriate transfer method before sending sensitive documents.

Read the full guide at jakenfinancegroup.com/land-development-loan-package/

Request a project review: jakenfinancegroup.com/ad-project-review/

Use this worksheet to prepare questions and records. Financing, guarantee terms and document requirements are reviewed case by case. This is not a commitment or a legal interpretation of your documents.