



435 Sutton Way
 Grass Valley, CA 95945
 (530) 272-3030
 (530) 272-5875 - Fax

OMIC Cost Break Down	
Date:	
Borrower:	
Contractor:	
Loan #:	
Property Address:	
Square Footage:	
Loan Amount:	
Total Cost Sq./Ft. less Soft Costs:	

Soft Costs

Cons. Budget #	Item Description	Budget	Paid by Borrower	To be Reimbursed	Cost Sq/Ft
001	Land				
002	Closing Costs				
003	Appraisal				
004	Loan Fees				
005	Taxes				
006	Interest Reserve				
007	Soft Cost Miscellaneous				
008	Contingency				
Total Soft Costs					

Phase One Permits

Cons. Budget #	Item Description	Budget	Paid by Borrower	To be Reimbursed	Cost Sq/Ft
101	Permits and Fees				
102	Engineering				
103	Staking				
104	Sewer / Septic				
105	Plans				
106	Well/Pipe Treated Water				
107	Power / Utilites				
108	Title 24				
109	Phase 1 Miscellaneous				
110	Offsite Overhead / Supervision				
Total Phase One					

Phase Two Site Prep

Cons. Budget #	Item Description	Budget	Paid by Borrower	To be Reimbursed	Cost Sq/Ft
201	Site Prep & Clearing				
202	Road Work				
203	Trenching				
204	Phase 2 Miscellaneous				
205	Excavation				
206	Overhead/Supervision				
Total Phase Two					

Phase Three Foundation/Concrete

Cons. Budget #	Item Description	Budget	Paid by Borrower	To be Reimbursed	Cost Sq/Ft
301	Foundation Forming				
302	Foundation Concrete				
303	Found. Rough Plumbing				
304	Found. Rough Electrical				
305	Phase 3 Miscellaneous				
306	Overhead/Supervision				
Total Phase Three					

Borrower Must Call for Foundation Endorsement Inspection prior to more Funding.

Management Sign off: _____

Phase Four Rough Frame

Cons. Budget #	Item Description	Budget	Paid by Borrower	To be Reimbursed	Cost Sq/Ft
401	Rough Frame Lumber				
402	Rough Frame Labor				
403	Trusses				
404	Roof Sheathing				
405	Phase 4 Miscellaneous				
406	Overhead/Supervision				
Total Phase Four					

Phase Five Rough Plum/Elect.

Cons. Budget #	Item Description	Budget	Paid by Borrower	To be Reimbursed	Cost Sq/Ft
501	Rough Plumbing				
502	Rough Electrical				
503	Rough HVAC				
504	Rough Beam System				
505	Phase 5 Miscellaneous				
506	Overhead/Supervision				
Total Phase Five					

Phase Six Roofing/Window/Siding

Cons. Budget #	Item Description	Budget	Paid by Borrower	To be Reimbursed	Cost Sq/Ft
601	Roofing				
602	Windows				
603	Siding/Stucco				
604	Gutters/Downspouts				
605	Phase 6 Miscellaneous				
606	Overhead/Supervision				
Total Phase Six					

Phase Seven Drywall/Paint

Cons. Budget #	Item Description	Budget	Paid by Borrower	To be Reimbursed	Cost Sq/Ft
701	Insulation				
702	Drywall				
703	Exterior Paint				
704	Interior Paint				
705	Fire Places/Wood Stove				
706	Phase 7 Miscellaneous				
707	Overhead/Supervision				
Total Phase Seven					

Phase Eight Cabinet/Finish Carpentry

Cons. Budget #	Item Description	Budget	Paid by Borrower	To be Reimbursed	Cost Sq/Ft
801	Cabinets				
802	Doors-Interior/Exterior				
803	Finish Carpentry				
804	Tile/Granite/Countertops				
805	Garage Doors				
806	Hardware				
807	Masonry / Stonework				
808	Phase 8 Miscellaneous				
809	Overhead/Supervision				
Total Phase Eight					

Phase Nine Flooring

Cons. Budget #	Item Description	Budget	Paid by Borrower	To be Reimbursed	Cost Sq/Ft
901	Flooring				
902	Finish Electrical				
903	Finish Plumbing				
904	Finish HVAC				
905	Phase 9 Miscellaneous				
906	Overhead/Supervision				
Total Phase Nine					

Phase Ten Appliances

Cons. Budget #	Item Description	Budget	Paid by Borrower	To be Reimbursed	Cost Sq/Ft
990	Appliances				
991	Landscape				
992	Flatwork/Finish Concrete				
993	Driveway/Road				
994	Phase 10 Miscellaneous				
995	Overhead/Supervision				
Total Phase Ten					

Total Project					
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The Above Costs are to the best of my knowledge a true estimate of this project and plans.

Borrower: _____ **Date:** _____

Contractor: _____ **Date:** _____

For Internal Use Only
PG&E Verified:
Sewer/Septic Verified:
Water/Well Verified:
Foundation/Slope:
Road/Driveway Verified:
Engineered Site Plan Verified:
Plans Verified: