

BUILDER CHECKLIST

(Application applies to Goldwater Bank and all registered Divisions' of Goldwater Bank)

Builder Name			
Contact Number		Email Address	
Loan Officer		Lender Name	

Please provide the following documents to begin the registration process:

Required prior to review of application:

- Completed Builder Application
 - Full list of all principals owning 10% or more of the company including socials (attach separate page if needed)
 - All questions answered in the builder disclosure section
 - General authorization letter completed for all principals owning 10% or more
- Copy of State Builder License (if applicable); Copy of Occupational or Business License
- Copy of Principal(s) Resume;
- Builder Sales & Closing Report detailing homes sold prior year and current year to date with Build on Your Lot sales broken out separately.
- Corporate resolution (Corporations only)
- Copy of Articles of Incorporation/Organization or equivalent (except sole proprietors)
- Two years' tax returns or audited financial statements
 - Prior year tax return or audited financial statement
 - 2 years' prior tax return or audited financial statement
- Copy of current year YTD Profit and Loss Statement
- Current Balance Sheet
- Completed W9 form

Required prior to final approval:

- Certificate of Insurance - General Liability Insurance (Minimum \$1M);

Send Documents To:

Specialty Products Division

Cory Bearden

BuilderApprovals@goldwaterbank.com

Builder approval can take up to two weeks. Once the builder is approved, notification will be sent by the Construction Lending Department.

BUILDER PROFILE & REGISTRATION

BUILDER AND COMPANY INFORMATION														
Builder Name							Website Address							
Company Legal Name														
DBA(s), if applicable														
Address														
City						State				Zip				
Office Phone:					Fax					Cell				
Email														
Date Established					Is Your Company Incorporated?					Year Incorporated				
State Contractors License Number				Fed Tax ID#					Years in Business					
Organization Type	<input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> LLC													
Taxation category (LLCs only)	<input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietor (Disregarded Entity)													
LIST OF ALL INDIVIDUALS WHO OWN 10% OR MORE OF THE COMPANY (ATTACH SEPARATE PAGE IF NEEDED)														
Owner(s) Full Legal Name	Title			Social Security #			Percentage of Ownership		Married	Single	Separated			
If in business under a different name in the last 5 years, please indicate:														
BUILDING EXPERIENCE														
AREAS CURRENTLY BUILDING														
County				City					Subdivision					
County				City					Subdivision					
Notes														
ONE-TIME CLOSE EXPERIENCE														
PREVIOUS CONSTRUCTION LOAN CLOSING EXPERIENCE:									<input type="checkbox"/> YES <input type="checkbox"/> NO		NO. IN PAST 2 YRS:			
TYPICAL TIME OF CONSTRUCTION:										<input type="checkbox"/> 4 MONTHS <input type="checkbox"/> 6 MONTHS <input type="checkbox"/> OTHER				
BUILDER RESIDENTIAL PROFESSIONAL EXPERIENCE (include homes built from start to finish as general contractor)														
	Year	Gross Sales	Total Units	% of Spec	% Pre-Sale	% Contract	% Property Type	Builder Own Land During Construction	Customer Own Land During Construction	Custom	Spec	Modular	Renovation	MFG
Current YTD														
Prior year														

2 years prior														
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REFERENCES

Supplier		Contact Person	
Phone		Fax	
Address			
Supplier		Contact Person	
Phone		Fax	
Address			
Supplier		Contact Person	
Phone		Fax	
Address			
Subcontractor		Contact Person	
Phone		Fax	
Address			
Subcontractor		Contact Person	
Phone		Fax	
Address			
Subcontractor		Contact Person	
Phone		Fax	
Address			
Subcontractor		Contact Person	
Phone		Fax	
Address			
Subcontractor		Contact Person	
Phone		Fax	
Address			
Financial Institution		Contact Person	
Phone		Fax	
Address			
Estimated Volume Financed			
Financial Institution		Contact Person	
Phone		Fax	
Address			

Estimated Volume Financed	
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If you have a Builder Line-of-Credit, this Line-of-Credit is used _____ % of the time to complete residential construction projects. Please list all Lines-of-Credit you currently have, including the maximum dollar amount of the Line, name of lender & account #.				
\$	Lender Name		Account #	
\$	Lender Name		Account #	

INSURANCE			
General Liability Insurance Carrier		Phone	
Agent		Policy #:	
Expiration Date		Coverage Amt	

PLEASE ANSWER THE FOLLOWING QUESTIONS		
Have you, the company or any of the principals, declared Bankruptcy within the last 10 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you, the company or any of the principals, currently a Defendant in any Suits or Legal Actions?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you, the company or any of the principals, have any outstanding judgments against them?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you, the company or any of the principals, ever had your General Contractor's License revoked or suspended?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE QUESTIONS, PLEASE ATTACH A LETTER OF EXPLANATION.		

Please submit the following documentation along with this completed Registration Form:

Required prior to review of application

1. Fully completed builder application
2. Fully executed General Authorization Letter from all principals owing 10% or more of the company
3. Copy of State Builder License (if applicable); Occupational or Business License
4. Copy of Principal(s) Resume
5. Sales & Closing report detailing homes sold prior year through current year to date with Build on Your Lot sales broken out separately
6. Corporate resolution (Corporations only)
7. Copy of Articles of Organization/Incorporation or equivalent (except sole proprietor)
8. Three years tax returns or audited financials
9. Copy of current YTD P&L
10. Copy of current Balance Sheet
11. Completed W9

Required prior to approval of builder

1. Evidence of insurance: General Liability Insurance (minimum \$1M);

ACKNOWLEDGMENTS

I certify that the above information is true and correct to the best of my knowledge. I understand that any false information, misrepresentation, or omission of the facts may disqualify me/the company from participation in Goldwater Bank's New Construction programs and is grounds for immediate revocation of my/the company's approval to participate in Goldwater Bank's New Construction programs.

(Builder Name)

(Authorized Signature)

By: _____
(Printed Name and Title)

General Authorization Letter

To Whom It May Concern:

I have applied to Goldwater Bank, and/or their assigns, for registration as a participating licensed residential builder and hereby authorize you to release requested information which may include information deemed necessary in connection with a consumer credit report.

The information is for the confidential use of Goldwater Bank, and/or their assigns, in determining my credit worthiness as a licensed builder or to confirm information I have supplied.

A fax copy of this authorization may be deemed to be equivalent to the original and may be used as a duplicate original. The original signed form is maintained by Goldwater Bank and/or their assigns.

Social Security Number

Date of Birth

Address

City, State Zip

Printed Name

Signature

Date

RESOLUTION OF

(Builder)

This Resolution, once signed by the authorized officer, general partner, manger, managing member or other authorized representative(s) of _____(Builder) shall constitute the resolution of Builder as follows:

1. Builder has engaged in discussions with Goldwater Bank N.A. (GWB) or has entered into an agreement whereby Builder will become one of GWB’s approved New Construction Builder;

2. Builder understands that by seeking and obtaining GWB’s approval as one of its New Construction Builders that certain duties and obligations will be imposed upon Builder and that Builder will owe the duties and obligations not only to any homebuyer with which it may contract for construction of a home and other improvements, but that Builder will owe duties and obligations to GWB; and

3. Builder has given notice to the appropriate shareholders, partners, limited partners and members of Builder (as applicable) and has obtained the necessary approval to allow Builder to participate in GWB’s New Construction programs.

4. The following individuals, with their respective offices and their signatures is/are hereby authorized and empowered on behalf of the Builder, to negotiate, execute, submit and deliver all relevant forms, agreements, instruments, writings, assurances, and any other documents as may be necessary to bind Builder in any matter related to GWB’s New Construction program.

_____ The _____ and
(signature) (Typed Name and Title)

_____ The _____ and
(signature) (Typed Name and Title)

_____ The _____ and
(signature) (Typed Name and Title)

_____ The _____ and
(signature) (Typed Name and Title)

5. This resolution and the authority and powers given to each person in this resolution shall continue with full force and effect to bind the Builder to GWB until GWB receives a certified true copy of the Resolutions of the Board of Directors of the Builder revoking this resolution or any such authority and power providing otherwise;

The parties below, having been fully apprised of the details, terms and conditions of the GWB New Construction program each hereby approve of the terms and conditions of that program and understand Builder's duties and obligations to GWB in connection with same.

EXECUTED on _____, 20__ , effective the ____ day of _____, 20__ .

GOLDWATER BANK CORPORATION

(Builder Name - printed)

Title

By: _____

By: _____

Signature

Builder Name:

SALES AND CLOSING REPORT For Year:

Address/Buyer Name/Other Identifying Information	Sales Price	Sale Date	Start Date	Finish Date	Closing Date	Financing	Lot Ownership	Build Type	Construction Type
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Builder Name:

SALES AND CLOSING REPORT For Year:

Address/Buyer Name/Other Identifying Information	Sales Price	Sale Date	Start Date	Finish Date	Closing Date	Financing	Lot Ownership	Build Type	Construction Type
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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.	Name (as shown on your income tax return)	
	Business name/disregarded entity name, if different from above	
	Check appropriate box for federal tax classification: <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ <input type="checkbox"/> Other (see instructions) ▶ _____	
	<input type="checkbox"/> Exempt payee	
	Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
City, state, and ZIP code		
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 the "Name" line to avoid backup withholding. For individuals, this is 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.

Social security number									

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

Employer identification number									

Part II Certification

Under penalties of perjury, I certify that:

1. 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
2. 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
3. I am a U.S. citizen or other U.S. person (defined below).

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 4.

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.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. 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.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.