PAUL SINGH
Senior Mortgage Advisor | NMLS #406332

Renovation & Construction Planner

Prepare a scope, timeline and financing discussion.

Owner-occupied renovation / build / investor project

Property condition and planned work

Contractor / licensing / insurance verification

Written bid and scope status

Contingency and carrying-cost budget

Permits and estimated timeline

Draw, inspection and completion requirements

Exit plan if completion or sale is delayed

Before your conversation

- [ ] Confirm the program accepts the property and scope before work starts.
- [ ] Ask who approves contractors and releases funds.
- [ ] Discuss renovation programs separately from investor fix-and-flip loans.

A purchase-and-renovate loan is not unrestricted cash for repairs. Expect lender-specific project review. Short-term investor financing requires a realistic payoff and contingency plan.

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Paul Singh, NMLS #406332 | Petra Cephas Inc., NMLS #1222300 | Mortgage broker
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