



The John Adams Team
904.639.5571



Renovation Loan Checklist

Applying for your renovation loan

- Contact a renovation specialist with the John Adams Team to begin the application and learn about the renovation–loan process.
- Once under contract, get property inspections completed timely
- Select a contractor and bid that is completed with:
 - Borrower name and property address, company’s full name, address and license numbers
 - Broken out by each project, labor and materials and indicate if permits will be required with cost
- An appraiser will visit the property and determine post–renovation value.
- After loan approval, a time and place for loan closing will be determined.

Closing your loan and getting your disbursement funds

- Loan consultant will reach out to your contractor to complete imortgage forms.
- Expect a welcome call from a renovation draw specialist within three business days of loan closing. Your draw specialist will be your primary point of contact with imortgage until the renovation is complete.
- Your loan consultant will help ensure all permits are in place before work begins.
- A final inspection will be arranged by your draw specialist. When complete, it will be reviewed and approved by imortgage.
- Final disbursement will be in the form of a two–party check made out to you and each of your contractors. You both must endorse the check.

Note: imortgage must approve any changes in project plans or selected contractors. Changes may result in delays and could affect your disbursement eligibility.

Notes and Reminders



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Remodel Planning Checklist

	Fine	Needs Repair	Replace/ Addition		Fine	Needs Repair	Replace/ Addition
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ROOF

Existing roof	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flashing, gutters, downspouts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Attic insulation & ventilation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

WINDOWS & DOORS

Original, single-paned windows	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adding new windows	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Existing interior and exterior doors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Garage door	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

HOME LAYOUT, EXTENSIONS AND ADDITIONS

Existing floor plan & wall placement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Converting attic into bedroom	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

KITCHEN

Floors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cabinets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cabinet pulls/knobs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Countertops	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sink(s) & Faucet(s) & Backsplash/tile	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electrical outlets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plumbing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lighting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appliances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

BATHROOM

Floors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cabinets & pulls/knobs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Countertops	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sink(s) & Faucet(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Toilet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bathtub & Shower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bath/shower tile	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mirror medicine cabinet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other fixtures (towel bars, hooks, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electrical outlets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plumbing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lighting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ceiling fan/vent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

GENERAL (OUTSIDE OF KITCHEN/BATHROOM)

Floors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Molding/Trim	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Baseboards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Built-in shelving	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ELECTRICAL

Electrical panel	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electrical outlets (grounding & breakers)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electrical outlets placement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Light fixtures & ceiling fans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Light switches	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wiring	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In wall/ceiling speakers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Security system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PLUMBING

Old galvanized pipes (not kitchen or bath)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Main water supply intake	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sewer line	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OTHER HOME APPLIANCE/MECHANICAL

Furnace	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Air conditioner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Water heater	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Washer/dryer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PAINT

Interior paint	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exterior paint	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OUTDOOR

Lighting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Decking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Landscaping & backyard accessories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pool	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
House siding	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Eaves	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gutters & downspouts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stucco	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wood siding	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

NOTES:



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