

Construction Lender Photo Checklist

Construction loan draws depend on verified progress — and lenders, inspectors, and title companies need documented proof that work was completed before funds are released. When a borrower disputes a draw denial, a project stalls, or a lien is filed, the question is always the same: **can you prove the work was in place, inspected, and consistent with the draw schedule at the time of each disbursement?** This guide covers every draw phase.

THE 7 PHASES

Document Every Phase, Protect Every Job

01 PHASE Pre-Construction & Lot Documentation

- Parcel address with street sign visible
- Lot clearing & grading complete
- Survey stakes & corners visible
- Utility service points documented
- Approved permit posted on-site
- Construction fencing in place
- Date-stamped — GPS confirmed
- Neighboring structures documented
- Pre-construction site condition

02 PHASE Foundation Draw

- Excavation complete — depth visible
- Footing rebar in place before pour
- Concrete pour in progress
- Foundation walls — form removal
- Waterproofing on foundation walls
- Backfill complete & compacted
- Foundation inspection approval card
- Engineer or inspector sign-off
- Wide shot — foundation complete

03 PHASE Framing Draw

- Floor framing & subfloor complete
- Exterior wall framing — all sides
- Roof framing — all slopes
- Framing inspection approval card
- Windows & doors — rough opening
- Sheathing on exterior walls
- Stair framing in place
- Wide shot — all framing from street
- Progress vs. approved plans confirmed



04 PHASE MEP Rough-In Draw

- | | | |
|--|--|--|
| <input type="checkbox"/> Electrical panel & service entry | <input type="checkbox"/> All circuit rough-in before drywall | <input type="checkbox"/> Plumbing rough-in — supply & DWV |
| <input type="checkbox"/> Gas line rough-in & pressure test | <input type="checkbox"/> HVAC ductwork or equipment rough-in | <input type="checkbox"/> Insulation installed — type & R-value |
| <input type="checkbox"/> MEP inspection approval card | <input type="checkbox"/> All rough-in before walls close | <input type="checkbox"/> Wide shot — ready for drywall |

05 PHASE Drywall & Exterior Envelope Draw

- | | | |
|--|--|---|
| <input type="checkbox"/> Drywall hung — all rooms | <input type="checkbox"/> Exterior WRB / house wrap installed | <input type="checkbox"/> Windows installed & flashed |
| <input type="checkbox"/> Roofing complete — all slopes | <input type="checkbox"/> Siding or stucco in progress | <input type="checkbox"/> Exterior doors installed |
| <input type="checkbox"/> Drywall inspection approval if required | <input type="checkbox"/> Wide shot — exterior complete | <input type="checkbox"/> Progress consistent with draw schedule |

06 PHASE Interior Finish Draw

- | | | |
|--|--|---|
| <input type="checkbox"/> Paint complete — all rooms | <input type="checkbox"/> Flooring installed — all areas | <input type="checkbox"/> Cabinets & countertops installed |
| <input type="checkbox"/> Plumbing fixtures installed | <input type="checkbox"/> Electrical fixtures & devices installed | <input type="checkbox"/> HVAC equipment installed & running |
| <input type="checkbox"/> Trim & doors complete | <input type="checkbox"/> Wide shot — all rooms finished | <input type="checkbox"/> Percentage of completion estimated |

07 PHASE Final Draw & Certificate of Occupancy

- | | | |
|--|---|---|
| <input type="checkbox"/> Certificate of occupancy — front & back | <input type="checkbox"/> Final inspection approval documented | <input type="checkbox"/> All utility connections confirmed live |
| <input type="checkbox"/> Mechanical systems operational & tested | <input type="checkbox"/> Landscaping & grading complete | <input type="checkbox"/> Driveway & hardscape complete |
| <input type="checkbox"/> Punch list items — before & after | <input type="checkbox"/> Final wide shot — all sides of home | <input type="checkbox"/> Lien waiver documentation photographed |

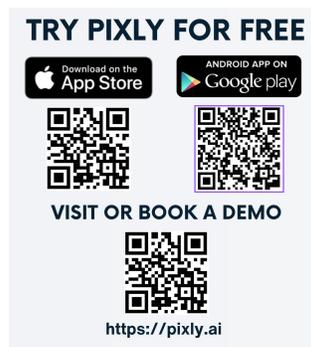
HOW TO USE THIS IN THE FIELD**Turn This Checklist Into Your Daily Workflow**

- 01 Date Stamp and GPS Tag Every Draw Inspection Photo**
Metadata is your audit trail. Every draw photo should have an accurate date, time, and GPS location — verifying that the inspection happened at the site on the date claimed.
- 02 Tie Each Photo to a Line Item on the Draw Schedule**
A photo without context is just a picture. Organize your draw package so each image corresponds to a specific line item with a percentage complete noted alongside it.
- 03 Document Inspection Approvals with the Work Visible**
Photograph the permit card or inspection sign-off with the completed work visible in the same frame — not just the card alone. This ties the approval directly to the work.
- 04 Capture Progress from the Same Vantage Point Each Draw**
Shooting from the same street-facing position at each draw creates a consistent progress record that clearly shows work advancing — and flags any project that has stalled.

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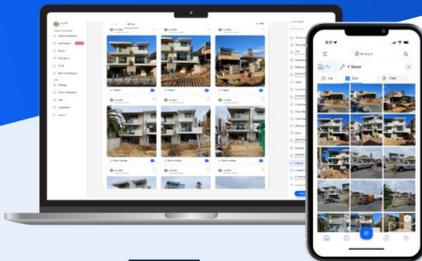
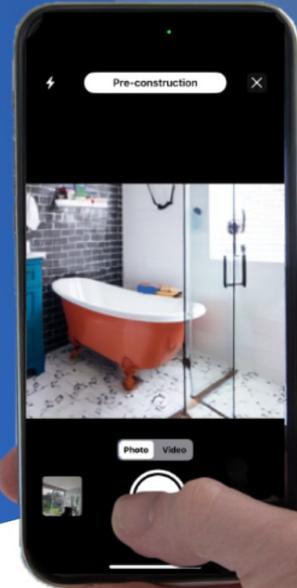
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STOP SKETCHY DISPUTES

Time stamped, location stamped records of pre-construction conditions, progress and work completed.



STOP WORK PHOTO CHAOS

Never text another work photo. Never upload to another disorganized drive. Never lose photos in between family pictures.



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