



# CONTRACTOR & PROJECT UNDERWRITING

## Reviewing contractor qualifications and project feasibility can mitigate up to 60% of a lender's risk.

The goal of contractor underwriting, also known as builder validation, is to determine if a contractor is qualified to build the project from start to finish and deliver it free of mechanics' liens. By working with Granite, you can reduce the loan, contractor and contract risk.

## OUR APPROACH

Our due diligence review analyzes several critical areas, such as financial capability, character and qualifications for the proposed scope of work. Granite assesses key elements of construction and delivers a comprehensive written report that allows you to make an educated decision regarding your contractor and project before closing the loan.

## OUR BENEFITS

### Granite's Contractor Underwriting:

Includes a due diligence review to determine the contractor's financial reliability and qualifications for the proposed scope of work

- ✔ Credit and Criminal Background
- ✔ Subcontractor, Supplier and Client Reference Checks
- ✔ Financial Review
- ✔ Confirm and Track Insurance and Licenses
- ✔ Experience Review

### Granite's Project Underwriting:

Utilizes our extensive cost estimating software to ensure that the proposed budget is within market value for the project size, scope and location

- ✔ Budget Analysis
- ✔ Contract Review
- ✔ Construction Schedule
- ✔ Plans and Specifications
- ✔ Environmental and Engineering Reports Review
- ✔ Permit Confirmation

Visit Granite online: [granite-companies.com](http://granite-companies.com)

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