



# Rehab Consultant Skill Building Session

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GROW YOUR CONFIDENCE  
GROW YOUR BUSINESS

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# WORKING WITH LENDER OVERLAYS

- WITH THE LEAST AMOUNT OF STRESS

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## Types of Lender Overlays

### 1. PRE-CLOSING

1. Contractor Requirements
2. Permits
3. Contingency Reserve

### 2. POST CLOSING

1. Draw Processing
2. Change Order Processing



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# Types of Lender Overlays

## 1. PRE-CLOSING

1. Contractor Requirements
  1. Number of contractors
  2. Self-Help



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# Types of Lender Overlays

## 1. PRE-CLOSING

1. Contractor Requirements
2. Permits
  1. Permits /Certs Form

Where to include:

In SOR

In Allowable Fees



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# Types of Lender Overlays

## 1. PRE-CLOSING

1. Contractor Requirements
2. Permits
3. Contingency Reserve
  1. Minimum Amount
  2. How used



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# Types of Lender Overlays

## 1. PRE-CLOSING

## 2. POST CLOSING

1. Draw Processing
  1. Materials Advances
  2. Signatures Documentation
2. Change Order Processing
  1. Mandatory Changes
  2. Desired Changes
  3. Paying to Borrower



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