

DATE: \_\_\_\_\_

MidCountry's construction loan program does allow you, if you are deemed qualified, to provide sweat equity in the construction of your house. Sweat equity is defined as labor that you will be providing yourself, or with the help of family and friends, for which no payment will be made. Your budget should include these items. To eliminate confusion, MidCountry wants to be very clear as to what your intentions are and your ability to complete these items. Therefore, please answer the following question.

**Are you providing any of the labor for the construction of your home? Yes or No.**

If you answered yes, please complete the rest of the worksheet, sign it and return it to your loan officer. If you answered no, just sign this form and return it to your loan officer.

1. Labor to be provided: \_\_\_\_\_  
Background or skill in this area: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
2. Labor to be provided: \_\_\_\_\_  
Background or skill in this area: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
3. Labor to be provided: \_\_\_\_\_  
Background or skill in this area: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
4. Labor to be provided: \_\_\_\_\_  
Background or skill in this area: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
5. Labor to be provided: \_\_\_\_\_  
Background or skill in this area: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
6. Labor to be provided: \_\_\_\_\_  
Background or skill in this area: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Coborrower

\_\_\_\_\_  
Date

**FOR INTERNAL USE ONLY**

Approved by loan officer: \_\_\_\_\_

Date: \_\_\_\_\_

Approved by underwriter: \_\_\_\_\_

Date: \_\_\_\_\_