
Lending Partner Name	Date
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Reviewer Name	Time
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Instructions:

If the damaged property requires funds for rehabilitation only, complete Sections 1, 3 and 4.

If the borrower is purchasing a new home/mobile home, complete Sections 2, 3 and 4.

1. Rehabilitation Only

Damage Estimate or Actual Assessment	A.	\$	
FEMA Funding Commitment	B.	\$	
SBA Funding Commitment	C.	\$	
Insurance Proceeds (Real Estate Only)	D.	\$	
Other Funding	E.	\$	
Subtotal (add B, C, D and E)	F.	\$	
Eligible Loan Amount (A minus F)	G.	\$	
Conditional Commitment	H.	\$	
Remaining Gap after Disaster Recovery Loan (A minus F and H)	I.	\$	
Funding Sources to cover remaining Gap			
Source 1: _____	J.	\$	
Source 2: _____	K.	\$	
Source 3: _____	L.	\$	
Source 4: _____	M.	\$	
Subtotal (add J, K, L and M)	N.	\$	
Final Gap after all Sources (A minus F, H, and N)	O.	\$	



2. New Home/Mobile Home Purchase

New Home or Mobile Home Purchase Price	A.	\$	_____
Damage Estimate or Actual Assessment (if any)	B.	\$	_____
Total Needs Estimate (add A, B)	C.	\$	_____
FEMA Funding Commitment	D.	\$	_____
SBA Funding Commitment for the New Home	E.	\$	_____
Insurance Proceeds (Real Estate Only)	F.	\$	_____
First Mortgage Financing for the New Home	G.	\$	_____
Other Funding	H.	\$	_____
Subtotal (add D, E, F, G and H)	I.	\$	_____
Eligible Loan Amount (C minus I)	J.	\$	_____
Conditional Commitment	K.	\$	_____
Remaining Gap after Disaster Recovery Loan (C minus I and K)	L.	\$	_____
Funding Sources to cover remaining Gap			
Source 1: _____	M.	\$	_____
Source 2: _____	N.	\$	_____
Source 3: _____	O.	\$	_____
Source 4: _____	P.	\$	_____
Subtotal (add M, N, O and P)	Q.	\$	_____
	R.	\$	=====

Damage Amount Estimate	Conditional Commitment Amount
\$0 - \$11,000	\$1,000 Up to \$7,000
\$11,001 – 22,999	\$ 7001 Up to \$14,000
\$23,000 and above	\$14,001 Up to \$30,000

The amount in the table is meant to provide an estimate of the final damage amounts. The final loan amount will be determined by the actual gap in resources realized by the borrower, and thus the amount may either below or above the amount recited in the conditional commitment based on funds availability. If actual gap is known and documented, recite this amount on the Conditional Commitment. If damage amount estimate is provided by applicant and actual funding commitments from FEMA, SBA & Insurance are unknown, use Conditional Commitment Amount from table.



3. Improvements

List all improvement(s) to the property using Disaster Recovery Loan Program funds:

Improvement Type	Amount
Electrical	\$ _____
Structural additions and alterations	\$ _____
Exterior finishing	\$ _____
Interior Finishing	\$ _____
Roofing	\$ _____
Plumbing	\$ _____
Heating and ventilation	\$ _____
Energy conservation and insulation	\$ _____
Landscaping	\$ _____
Handicapped Accessibility	\$ _____
Other (funds already paid by borrower in cash or by credit)	\$ _____
Borrower Cost (recording fees)	\$ _____
Total	\$ _____

4. Other Funding

List any additional funding used to return property to its pre-disaster condition.

City Government	\$ _____
Federal Government	\$ _____
Lender	\$ _____
Local Government	\$ _____
Nonprofit	\$ _____
Owner/Developer	\$ _____
Utility	\$ _____
Rural Development	\$ _____
Total	\$ _____

