



CONSTRUCTION LOAN RED FLAG: **PRESTART ACTIVITY**

RECONCILED BUDGETS. SMARTER STARTS. SAFER LOANS.

Closing a construction loan with prestart activity is risky business. Construction projects with prestart risk can cost lenders time, money and trust.

Stop Approving Projects Built on Broken Priority and Missing Project Details.

Prestart activity includes key project planning steps before the loan closing:

- ✓ Budget Review – Validation of the construction budget
- ✓ Prestart Inspection – Confirms work-in-place
- ✓ Plan & Specs and Appraisal details align
- ✓ Construction Contract reviewed for conflict with disbursement best practices
- ✓ Prestart Reconciliation Form – Best Practices Document detailing payees & work completed
- ✓ Inspectability and budget sufficiency
- ✓ Red-flag alerts before your loan closes



At Trinity, we specialize in preconstruction underwriting to mitigate prestart title issues, lien risks and ensure there are sufficient funds to complete the project.

Up to **70%** of early-stage construction issues trace back to prestart construction and payment issues – not borrower credit.

Make Prestart Risk a Thing of the Past.

**ORDER TRINITY'S PROJECT REVIEW+ PRESTART INSPECTION
TODAY TO STRENGTHEN YOUR UNDERWRITING PROCESS**