



Luminate Home Loans

Builder Application

Builder Contact Name			
Contact Number		Contact Email Address	

Please provide the following documents to begin the registration process (All documents required prior to review of application):

- Complete Builder Application
- Copy of state builder license (where applicable)
- Copy of occupational or business license
- Completed and signed W9 form
- Evidence of commercial general liability coverage (Minimum \$1M/occurrence)
- Copy of each owner's unexpired ID
- Articles of Organization/Incorporation

Upon Completion, please email to:
Luminate Construction Approvals
luminateconstruction@goluminate.com
2523 S. Wayzata Blvd
Minneapolis, MN 55405

Please allow at least 5 business days for application review.

Approval Tiers

- Tier 1: 6+ homes or \$2.5 million under construction at one time
- Tier 2: Maximum of 5 homes under construction at one time



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Builder Profile and Registration

BUILDER AND COMPANY INFORMATION					
Contact Name			Website Address		
Company Legal Name					
DBA(s), if applicable					
Other Business Names Used in Last 5 Years					
Street Address					
City			State		Zip
Office Phone		Fax		Cell	
Email					
Years in Business		Contractor License #		Federal Tax ID Number	
Organization Type	<input type="radio"/> Corporation <input type="radio"/> Partnership <input type="radio"/> Sole Proprietor <input type="radio"/> LLC.				
LIST OF ALL INDIVIDUALS WHO OWN 10% OR MORE OF THE COMPANY (ATTACH SEPARATE PAGE IF NEEDED)					
Owner's Full Legal Name		Title	Percentage of Ownership	Marital Status	
AREAS CURRENTLY BUILDING					
County		City		Subdivision	
ONE-TIME CLOSE EXPERIENCE					
Previous One Time Close Experience	Yes	No	One Time Close Homes in Past 2 Years		Typical Construction Time (in months)



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EXPERIENCE				
Provide information on at least three projects completed by you or your organization within the last year.				
Address	City	Contract amount	Start Date	Date of Completion

REFERENCES			
Supplier		Phone	
Contact		Fax	
Address			
Subcontractor		Phone	
Contact		Fax	
Address			
Financial Institution		Phone	
Contact		Fax	
Address			



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BUILDER CREDIT LINES					
Lender Name		Line Amount		Account #	
Lender Name		Line Amount		Account #	
What percentage of the time is a builder line of credit utilized for construction?					
INSURANCE					
General Liability Insurance Carrier				Policy Number	
Coverage per Occurrence				Policy Expiration	
Agent Name				Agent Phone	
Agent Email					
Builder Disclosures					
Have you, the company or any of the principals declared bankruptcy within the last 10 years?					<input type="radio"/> Yes <input type="radio"/> No
Are you, the company or any of the principals, currently a defendant in any Suits or Legal Actions?					<input type="radio"/> Yes <input type="radio"/> No
Do you, the company or any of the principals, have any outstanding judgments against them?					<input type="radio"/> Yes <input type="radio"/> No
Have you, the company or any of the principals, ever had your contractor's license revoked or suspended?					<input type="radio"/> Yes <input type="radio"/> No
IF YOU ANSWERED YES TO ANY OF THE ABOVE QUESTIONS, PLEASE ATTACH A LETTER OF EXPLANATION					

ACKNOWLEDGMENTS

I certify that the above information is true and correct to the best of my knowledge. I understand that any false information, misrepresentation, or omission of the facts may disqualify me/the company from participation in Goldwater Bank N.A. construction programs and is grounds for immediate revocation of my/the company's approval to participate in Goldwater Bank N.A.'s construction programs.

(Contractor Name)

(Authorized Signature)

By: _____
(Printed Name and Title)

Request for Taxpayer Identification Number and Certification

^a Go to www.irs.gov/FormW9 for instructions and the latest information.

**Give Form to the
 requester. Do not
 send to the IRS.**

Print or type.
 See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ^a _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ^a	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
5 Address (number, street, and apt. or suite no.) See instructions.	Requester's name and address (optional)
6 City, state, and ZIP code	
7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number								
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Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ^a	Date ^a
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
 - Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
 - Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
 - Form 1099-S (proceeds from real estate transactions)
 - Form 1099-K (merchant card and third party network transactions)
 - Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
 - Form 1099-C (canceled debt)
 - Form 1099-A (acquisition or abandonment of secured property)
- Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding.