



DRAW DISBURSEMENT PROCEDURES

CFS uses the software, OneSite, which makes the draw process faster and easier by allowing you to submit draw requests, upload documents and photos, and track progress all in one place. You will receive real-time updates and notifications throughout the review process. [OneSite is available both Online and through their Mobile App!](#) If you have never used OneSite before, you will receive an email with login instructions after closing.

ONESITE TUTORIAL: <https://www.youtube.com/watch?v=NiPpgjVLGU>

BORROWER APPROVAL: If elected, the Borrower will receive an email from OneSite to review the draw and associated funds being requested. Upon acceptance they will provide their approval online. The Contractor's budget is not shared with the Borrower unless they signed a Cost-Plus contract.

REIMBURSEMENT

If the Contractor or Homeowner has already paid for labor and materials and needs to be reimbursed, provide:

- **Materials:** Vendor Paid Receipts showing \$0 balance due. Invoices stamped or handwritten "PAID" are not accepted. For online purchases, provide the email receipt or a screenshot of the order history. Each receipt must show the date, vendor name, materials purchased, amount paid, payment method, and \$0 balance due.
- **Labor:** Subcontractor's Invoice and Proof of Payment. The invoice must show the subcontractor's name, the subject property address, and a description of the work performed. Proof of payment must be one of the following: [1] A signed lien waiver and copy of the signer's photo ID; or [2] A payment record (cleared check, bank transaction screenshot, or Zelle, Venmo, Cash App, or PayPal) showing the subcontractor's name, date, and amount paid.

PAY DIRECT

CFS is able to pay [Vendors and Subcontractors directly!](#)

In OneSite, add the Vendor as a Payee. Upload their invoice, which must include the company or individual's name, mailing address, phone number, description of work and the subject property's address or the homeowner's name. If drawing funds for Contractor administrative fees or profit, upload a Company Invoice detailing the line item within the budget to take the funds from and the amount.

DELIVERY INSTRUCTIONS

Delivery Instructions must be entered into the OneSite General Notes section of each draw request. Available delivery options are In Person Pickup (Free), USPS Mail (Free), Wire Transfer (\$30), or FedEx (\$50). Any applicable fees will be deducted from the corresponding draw. The Builder must indicate which budget line item the fee should be taken from. If you are being reimbursed for expenses, the fee may also be deducted from the reimbursement amount being requested.

- **Wire Instructions** must be uploaded into the OneSite Document Center's Builder Docs folder. Wires are only sent to the Builder.
- **OneSite Message Notifications** must be turned ON, as important requests and updates may be sent through OneSite. You may also choose to have notifications sent to your email.

INSPECTIONS

CFS requires 3 Inspections: [1] before foundation concrete is poured, [2] before Insulation is installed, and [3] final.

- If **INSIDE CITY LIMITS**, the Builder will provide inspections from the City with the corresponding permits
- If **OUTSIDE CITY LIMITS**, the Builder will order inspections from Licensed Real Estate Inspectors or their Engineer.

For all other draws, CFS may accept Contractor and Homeowner photos to show completion of work.

TURNAROUND TIMES

The **Form Survey** (pre-pour), **Builders Risk and Liability Insurance** must all be on file before funding of draws may begin.

Material Only draws [paid direct to the Vendors](#) may be disbursed [same-day](#). Draws including **Labor** may be paid out within [2 business days](#) upon approval of the required backup documentation and City or Inspection Reports [if applicable].

CONSTRUCTION LOANS FOR CUSTOM HOMES