CONSTRUCTIVE TOOLKIT

The Constructive

CONSTRUCTIVE TEMPLATES

ESSENTIAL TOOLS TO BUILDING YOUR CONSTRUCTIVE HOUSEHOLD.

BY THE CONSTRUCTIVE HOUSE

Constructive Templates

Essential tools for building your Constructive Household.

Presented by Constructive House

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Notes from Lender Meetings

Lender Name & Contact: ____________________________________

Date of Meeting: ____________________________________

Loan Products Discussed: ____________________________________

Pre-Approval Offered? Yes ☐ No ☐

Key Takeaways:

____
____
____
____

Questions I Still Have:

____
____
____

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Lending Discrimination Log

Date	Lender	Description of Incident	Outcome	Witnesses

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Prep a Home Fact Sheet

Attach this sheet to your appraisal rebuttal or share it with your real estate agent/appraiser ahead of time.

🔢 Property Basics

- **Property Address:** ________________________________
- **Year Built:** ________________
- **Square Footage:** ________________
- **Lot Size:** ________________
- **Number of Bedrooms:** ________________
- **Number of Bathrooms:** ________________
- **Garage / Parking Info:** ________________________________

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🛠️ Renovations & Upgrades (Past 5–10 Years)

Upgrade	Year Completed	Cost	Notes
____________________ ____________________	______________	$_______ _________	______________________________ ______________________________
____________________ ____________________	______________	$_______ _________	______________________________ ______________________________
____________________ ____________________	______________	$_______ _________	______________________________ ______________________________
____________________ ____________________	______________	$_______ _________	______________________________ ______________________________
____________________ ____________________	______________	$_______ _________	______________________________ ______________________________
____________________ ____________________	______________	$_______ _________	______________________________ ______________________________
____________________ ____________________	______________	$_______ _________	______________________________ ______________________________
____________________ ____________________	______________	$_______ _________	______________________________ ______________________________

(Attach receipts/photos if possible)

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🧱 Exterior Improvements

- ❖ New Roof
- ❖ New Siding / Paint
- ❖ Landscaping / Hardscaping
- ❖ Fencing
- ❖ Driveway / Walkway
- ❖ Patio / Deck

Details:

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🧼 Interior Improvements

- ☐ Kitchen Remodel
- ☐ Bathroom Remodel
- ☐ Flooring Replacement
- ☐ HVAC / Plumbing / Electrical
- ☐ Smart Home Features
- ☐ New Appliances

Details:

____

____

____

💵 Energy Efficiency Features

- ☐ Solar Panels
- ☐ Insulation Upgrades
- ☐ Energy-Efficient Windows
- ☐ Energy Star Appliances

Estimated Savings or Rebates:

____

____

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📸 Optional Attachments

- ❖ Photos of key upgrades (before & after)
- ❖ Receipts or contractor estimates
- ❖ Permits or inspection approvals

🧾 Notes or Additional Information

(Use this space to mention any factors you believe affect your home's value positively)

____
____
____
____

✍️ Owner Contact Info

- ❖ **Name:** ________________________________
- ❖ **Phone/Email:** ________________________________

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Open House / Property Visit Log

Date: ____

Address:____

Asking Price:____

Condition (1-5):____

Neighborhood

Notes:____

Pros: ____

Cons: ____

Agent/Rep Name:____

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Mortgage Milestone Tracker

☐ Checked my credit score

☐ Calculated DTI & LTV

☐ Collected income + asset docs

☐ Got pre-approved

☐ Interviewed 2+ lenders

☐ Submitted full loan application

☐ Home appraisal completed

☐ Underwriting complete

☐ Final walk-through

☐ Closed on home! 🎉

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Notes:

Sample Appraisal Rebuttal Email Template

> **Subject**: Request for Appraisal Review – [Property Address]

To Whom It May Concern:

I am writing to formally request a review of the appraisal conducted on [Date] for my property at [Address]. I believe the valuation of $[Amount] does not accurately reflect the fair market value based on:

- Incorrect data (e.g., square footage, room count)
- Inappropriate comps
- Exclusion of major renovations

I've attached supporting evidence, including recent comps, receipts, and property details. I respectfully request reconsideration and, if necessary, a second opinion.

Thank you for your attention.

Sincerely,

[Name]

[Phone/Email]

Email Complaint Template

Subject: Mortgage Discrimination Complaint – [Your Full Name]

To: [Agency or Organization Email Address]
CC: [Optional – trusted advisor, legal aid, or personal email for records]

Dear [Agency or Officer Name],

My name is [Your Full Name], and I am writing to file a formal complaint regarding possible mortgage discrimination I experienced while attempting to secure home financing through [Lender/Institution Name].

Summary of the Incident:

- Date of incident: [MM/DD/YYYY]
- Lender or loan officer involved: [Name, if known]
- Location or branch (if applicable): [City/Branch]
- What happened: [Brief description—e.g., denied a loan despite good credit, offered a predatory rate, treated differently than others]

I believe this treatment may violate the Equal Credit Opportunity Act and/or the Fair Housing Act, which protect buyers from discrimination based on race, national origin, gender, or income source.

📎 **Attached Documents:**

- My Loan Estimate
- Email correspondence with the lender
- Credit report
- Income documents

- Screenshots or notes (if applicable)

I request an investigation into this matter and would appreciate a confirmation that my complaint has been received.

Thank you for your attention and support in protecting fair housing access.

Sincerely,
[Your Full Name]
[Your Phone Number]
[Your Email Address]
[Your Mailing Address, optional]

Phone Call Script – Filing a Complaint

Who to Call:

- **CFPB:** 1-855-411-2372
- **HUD Fair Housing:** 1-800-669-9777
- **State Housing Agency / Attorney General's Office**

Hello, my name is [Your Name]. I'd like to report what I believe may be mortgage discrimination under the Equal Credit Opportunity Act or Fair Housing Act.

I was recently working with [Lender or Institution Name], and I was [brief summary of treatment—e.g., denied a loan, offered worse terms, or treated differently despite similar qualifications]. This occurred on [Date] at [Location].

I have my Loan Estimate, income and credit documentation, and notes from the incident. I'm requesting guidance on how to proceed with filing a formal complaint and ensuring my situation is properly reviewed.

(Pause for their instructions. Take down their name and contact info if possible.)

Thank you for helping protect fair housing access.

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