Follow the cash through the project

Use this sequence with the calculator and your written terms. A rehab holdback is not cash available at closing; reimbursement amounts and release dates require confirmation.

1

Before closing

List deposits and due-diligence bills already paid. Confirm which amounts receive closing credit. Check the purchase advance, rehab allocation and approved scope before relying on financing.

2

At closing

Reconcile your remaining purchase contribution and costs to the closing statement. Record the liquid cash left afterward. Do not count a credited deposit twice or treat the rehab holdback as spendable cash.

3

Before the first reimbursement

Plan all work you must pay for before the receipt, plus carrying expenses and draw charges. Confirm eligible work, records and review time. A submitted request or inspection is not money received.

4

During each later phase

Use actual receipts to replenish cash, then update the next payment dates. Overlapping work, partial releases or retained amounts can create a gap. Confirm scope changes before assuming they will be funded.

5

After renovation, while waiting to exit

Keep paying ownership costs and track final-draw conditions. Separate loan maturity from the target sale date. Confirm extension terms early; do not assume extra time or refinancing will be available.

6

At sale or refinance

Reconcile the actual payoff and exit costs to settlement figures. Cash returned is not all profit, and refinancing may require cash. The calculator models a sale; a rental refinance needs separate review.

Use the calculator: financing limits -> closing cash -> first reimbursement -> hold/costs -> sale estimate. Use page two for later payment dates; the calculator does not forecast peak lifetime cash needs.

Call/text 585-376-2778 | Business-purpose financing through KMN LLC. Equal Housing Lender.

Planning only; not an approval, commitment or offered draw schedule. Confirm actual terms and costs.
Print and complete by hand. Keep your completed sheet private. Updated October 11, 2026.

Put payments and receipts in date order

Start AFTER closing. Use a project nickname, not an account number or identity information. Copy this page for additional phases; carry the prior page's ending balance forward.

Project nickname: _____ Plan updated: _____

Starting cash available after closing: $_____ As of: _____

Contingency to keep untouched within that cash: $_____

Next balance = prior balance + cash received - cash paid. Mark projected receipts as estimates; test them arriving later or smaller. A negative balance flags an unfunded payment.

Date	Payment / receipt & status	Cash out ($)	Cash in ($)	Balance ($)

Count once: use net receipts after withheld draw charges; do not also enter those same charges as cash out. Separately paid fees belong in cash out. Reimbursed work remains part of the rehab budget, not a second expense or profit. Do not re-enter closing payments already reflected in starting cash.

Lowest projected balance: $_____ Date: _____

If below contingency, how will the gap be addressed before payment is due?

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