1. APPLY FOR A LOAN
HOMEOWNER applies at www.Craft3.org/CleanWaterWash. Craft3 can answer questions and help with the application process. Paper applications are available upon request.

2. CULTURAL RESOURCES REVIEW
Projects must be assessed by the DEPARTMENT OF ECOLOGY for any potential adverse effects to cultural resources, such as archaeological objects, or historic properties. This review takes approximately 30 days. If surveying or monitoring are required, the project will incur additional costs, which can be financed through the Craft3 loan.

3. EVALUATE LOAN APPLICATION
CRAFT3 reviews application. Communicate credit decision to homeowner in little as three business days. In some cases, additional information may be required to make a credit decision.

4. SUBMIT PROJECT BIDS AND DESIGNS
   » HOMEOWNER provides designer invoice if loan funds are needed upfront to pay for design, or
   » HOMEOWNER provides permit approved by county, and the bid from the septic installer.
5. SIGN LOAN DOCUMENTS
CRAFT3 prepares loan documents and sends to customer via DocuSign.
HOMEOWNER signs electronically via DocuSign. Paper loan documents are available upon request.

6. DEPOSIT TO CONTRACTOR
CRAFT3 notifies contractor when loan documents are signed. Initial disbursements made to contractor.

7. PERFORM WORK
» DESIGNERS create design and submit it to the county for approval.*
» CONTRACTOR repairs or replaces the septic system according to approved design and project proposal.

*HOMEOWNERS: If Craft3 provided an advance to pay for the design, you will need to submit a bid from a septic installer upon approval of the permit. Send the bid to CleanWater@Craft3.org. Once received, Craft3 will send a deposit to the installer.

8. FINAL INVOICE
CONTRACTOR will submit customer signed invoice and health agency approval (i.e. ROC, COC, As Built) to CleanWater@Craft3.org to receive final payment.

9. FINAL PAYMENT
CRAFT3 will disburse the remaining loan balance to the contractor.