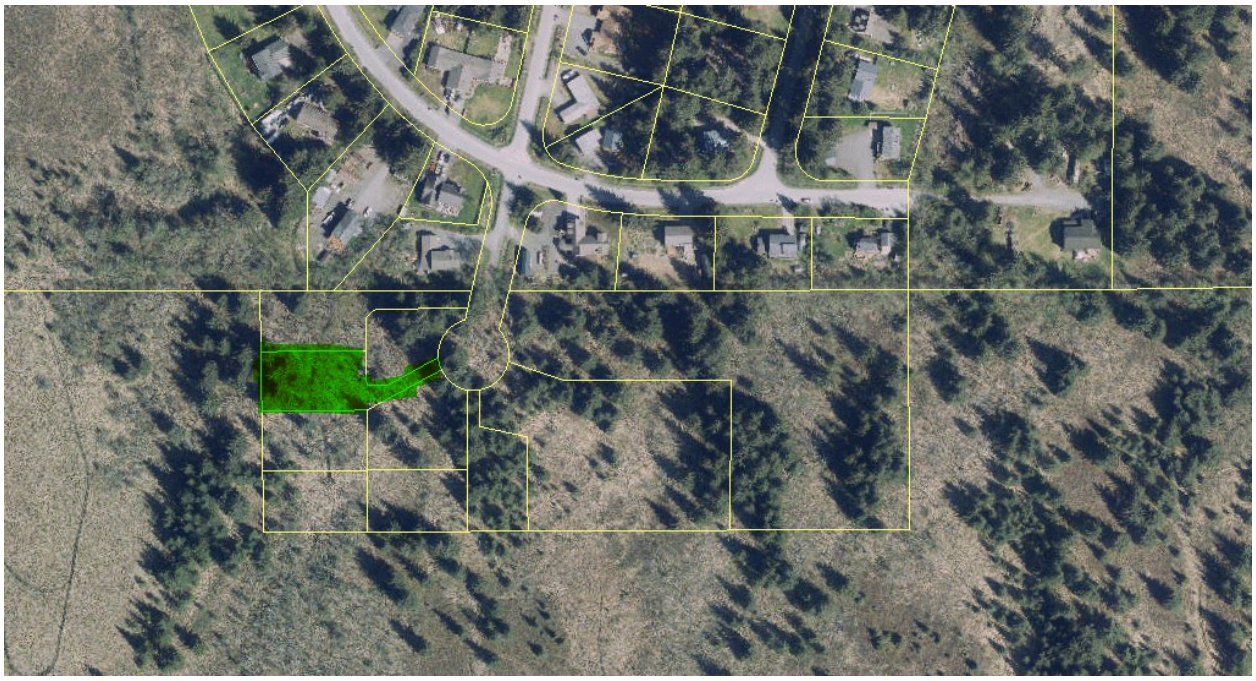
Silver Street 4-Plex Project



Juneau Affordable Housing Fund
City & Borough of Juneau
155 Heritage Way
Juneau, AK 99801

Community Development Department:

Attached is my application for the potential funding loan from JAHF, for the construction of a 4-plex in the new Silver Street development. Thank you for the opportunity and I look forward to future conversations.

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PROPERTY INFORMATION:
LEGAL DESCRIPTION: Lot XX. Silver St. Subdivision
PROPERTY TYPE: 4-Plex - Residential
PROPERTY LOCATION: NHN Silver St. Juneau, AK 99801
ZONING: D-5 Residential

PARCEL

Tax ID	4B2601020063 (assessor summary)
Owner(s)	Kantola Shawn; Kantola Heidi
Previous owner(s)	
Site address(es)	Silver St
Mail address(es)	8287c Garnet St - Juneau, AK 99801
Legal description	SILVER ACRES LT 3
Lot square feet	20,744
Lot acres	0.4762
Zoning	(D 3) Single family/duplex
Road system	yes
Fire service	yes
Water available	yes
Sewer available	yes

PROJECT INFORMATION

The lack of housing in Juneau has been well documented over the last several years. With the recent opening of approximately 10 acres of land off of Silver Street, it has allowed for the opportunity of multi family housing to be constructed. Sitting off of Backloop, Silver Street offers a fantastic location for families and individuals to live, work, and raise their families.

With the hope of having more Coast Guard families joining our community, the need for more housing options is greater than ever.

Rental prospects have historically been difficult for people to find. The competitiveness for families hoping to find rentals is well known, since these opportunities are only available for a matter of days when open, leaving many to continue their search.

The proposed 4-plex will include 2 three-bedroom units targeting families with children and 2 Accessory Dwelling Studio units targeting singles or couples. Private washers/dryers will be installed in each unit.

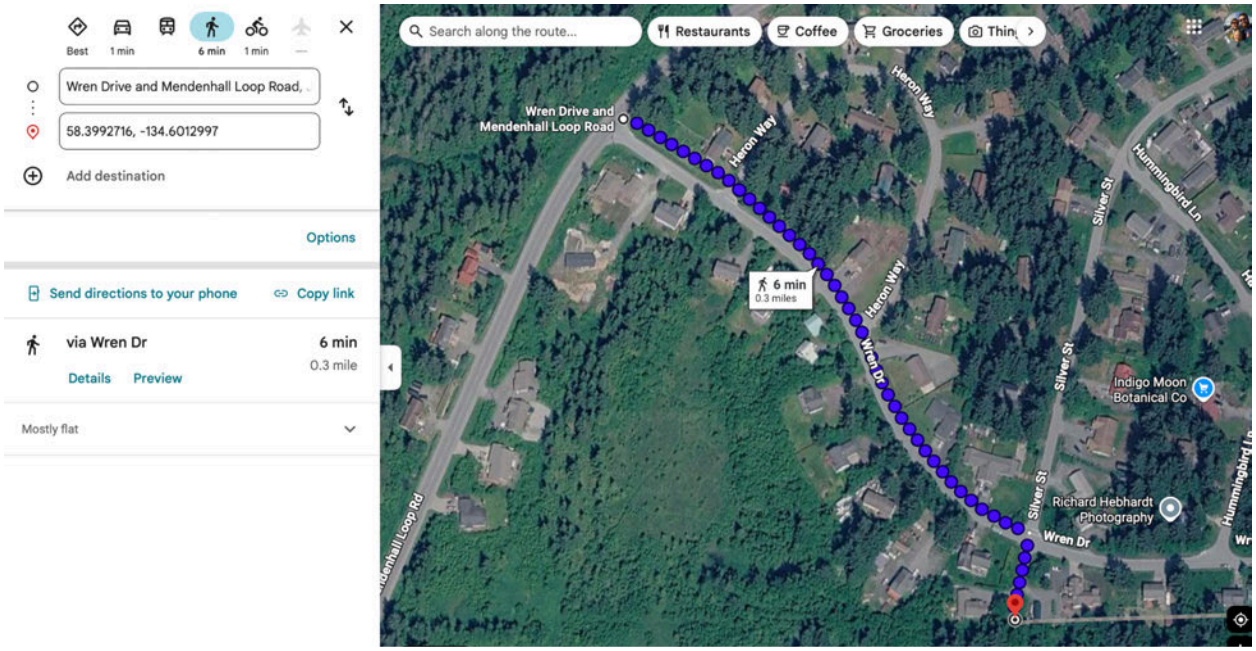
Assisting with the construction of this project will be South East Endeavors, who successfully constructed a similar 4-plex project in the Lee Street subdivision project.

Working with someone who has completed this process within the last year will contribute to the success of this project.

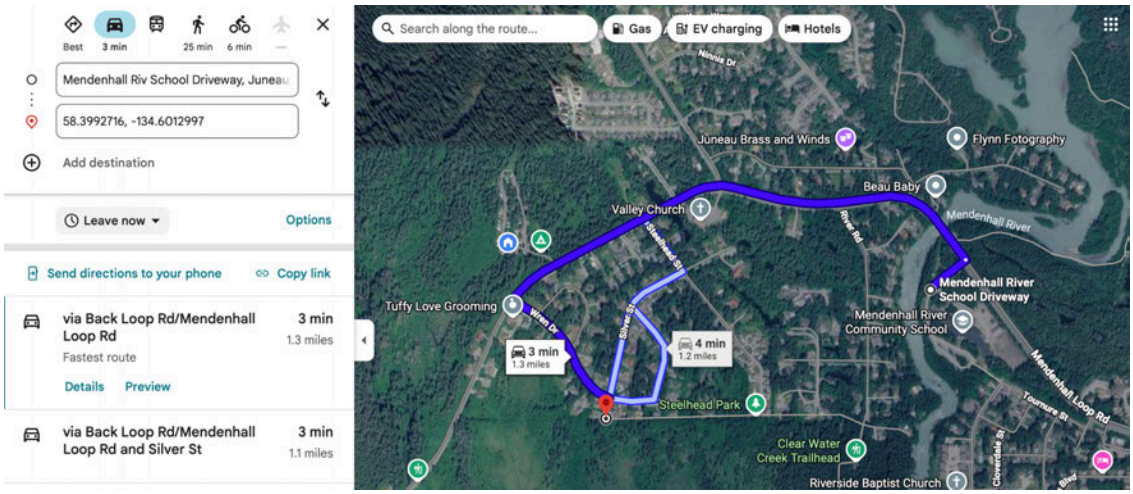
The funding from the JAHF is critical to the completion of these desirable units being built and maintained as long-term rentals with at least 50% of the units rented at or below the threshold for earners at 80% AMI.

PROXIMITY TO PUBLIC TRANSIT & INFRASTUCTURE

The nearest bus stop is a 6 minute walk, sitting 0.3 miles from the property.



Silver Street sits a 3 minute drive to Mendenhall River School, convenient for families with elementary school ages children.



It is also conveniently located to Diamond Park Aquatic Center, that provides activities from a youth swim club to senior citizen classes. Allowing for families in all stages of life to remain active throughout the year.

Located within walking distance to the property are walking trails, even leading to Diamond Park via Brother Hood Bridge trail.

PROJECT TIMELINE

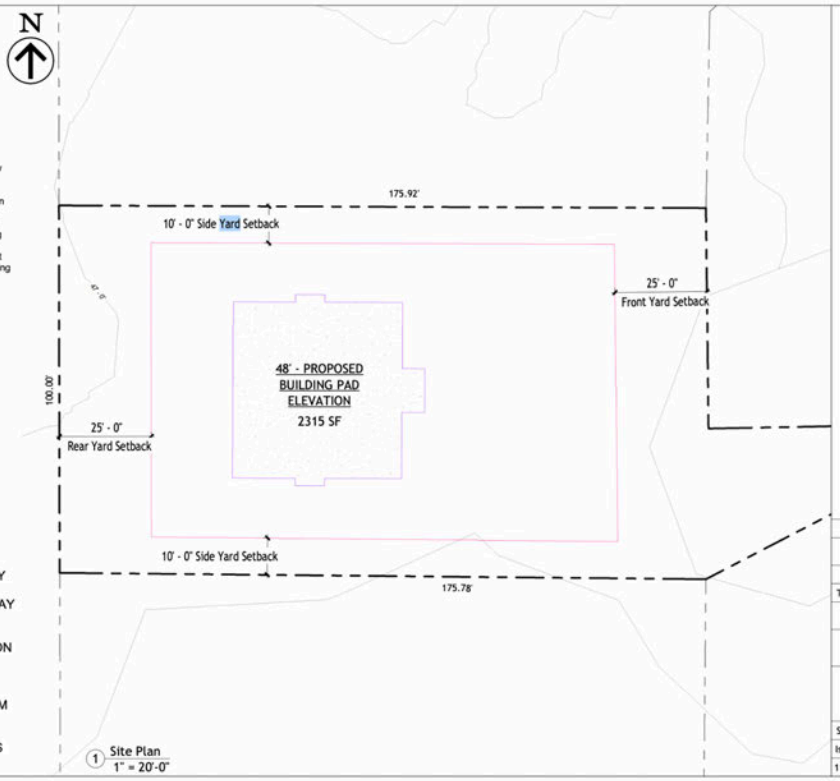
Site prep and construction of the property would begin next year in the spring. While construction times vary, the expected completion time is the late summer of 2027, with occupancy the fall of 2027.

House designs have been completed with the engineering plans being expected soon.

© 2026 Twigfire Designs – All Rights Reserved
These plans are protected by federal copyright law.

License granted to build one structure only. No resale, reproduction, modification, or use for additional buildings is permitted without prior written consent.

NOTICE:
These plans are provided as a guide and do not show every detail or component needed to complete the project.
Twigfire Designs' liability for any errors or omissions in these drawings is limited to revising or redrawing the affected portion to correct the issue.
The contractor must verify all dimensions and existing conditions before beginning construction. Any errors, discrepancies, or questions found in these plans must be reported to Twigfire Designs and the owner in writing before proceeding with the affected work.



GRADING PLAN NOTES

- NO ALTERATIONS TO PROPERTY DRAINAGE
- SLOPE GRADE MINIMUM 2% AWAY FROM BUILDING

TOPOGRAPHIC LINES AND ELEVATION DERIVED FROM 2013 USGS 1' CONTOUR LINES

PROPERTY LINE INFORMATION FROM CBJ

THIS IS NOT A SURVEY, DIMENSIONS NOT VERIFIED

TWIGFIRE
—DESIGNS—

Garrett & Onnalee Odom	
Lot 3 Silver St Juneau, AK	
Duplex with ADU's	
Tax ID:	4B2601020063

Site Plan

A01

Twigfire Designs
Zach Liscio
907.419.6607
design@twigfire.com

Status	Preliminary
Issue Date	8/24/2026
11x17 Paper Scale	1" = 20'-0"



TWIGFIRE
—DESIGNS—

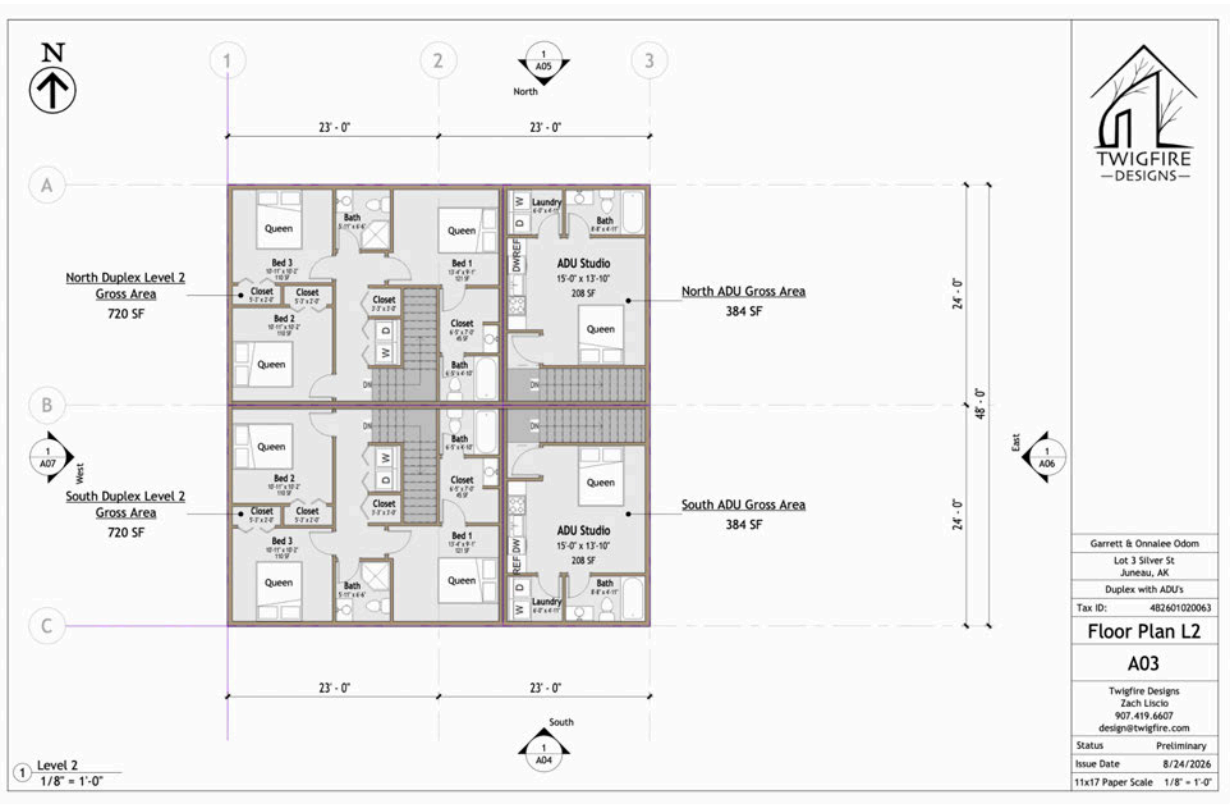
Garrett & Onnalee Odom	
Lot 3 Silver St Juneau, AK	
Duplex with ADU's	
Tax ID:	4B2601020063

Floor Plan L1

A02

Twigfire Designs
Zach Liscio
907.419.6607
design@twigfire.com

Status	Preliminary
Issue Date	8/24/2026
11x17 Paper Scale	1/8" = 1'-0"



TWIGFIRE
—DESIGNS—

Garrett & Onnalee Odom	
Lot 3 Silver St Juneau, AK	
Duplex with ADU's	
Tax ID:	4B2601020063

Floor Plan L2

A03

Twigfire Designs
Zach Liscio
907.419.6607
design@twigfire.com

Status	Preliminary
Issue Date	8/24/2026
11x17 Paper Scale	1/8" = 1'-0"

FINANCING INFORMATION

With the prospective build date being next year, a preliminary request for funding from True North Federal Credit Union was obtained. The sale of our current dwelling along with the sale of property outside of Juneau, will provide the funding necessary to receive the loan from True North.

CLOSING

My wife and I have chosen to make Juneau our home 12 years ago. We have started to raise a family and be a part of this community. We know what it's like to look for housing and compete against so many others. Our hope is to, in a small way, provide opportunity for more people to find a home in our city. We want to see this place we love grow, attract and keep families, and become better tomorrow.

APPLICANT IDENTIFICATION – for capital projects, the entity owning the property must be an applicant/co-borrower and sign below. Copy and complete the information below for each applicant/co-borrower.

Legal Entity:

❑ Non-profit
❑ Public Housing Authority ❑
Limited/General Partnership ❑
S or C Corporation
❑ LLC

X Other
Owner

Applicant Name: ____Garrett & Onnalee Odom

_ Mailing Address: Street/City/State/Zip _____

_PO BOX 210735 Juneau, AK 99821

Phone: _____[redacted]

_____ Fax:

_____ Contact Name/Title: _____Garrett Odom

Email:

____bgarrett.odom@gmail.com_____

_____ Applicant's Federal I.D. or Social Security Number:

_____ Contact Person for Award Notification: _____Garrett Odom

---

The Juneau Affordable Housing Fund (JAHF) is a program of the City and Borough of Juneau (CBJ). Approval of all grants and loans from the JAHF is a public process and loan files maintained by the CBJ are subject to open government policies and procedures observed by the CBJ. By signing and delivering this application to JAHF, I/we hereby WAIVE ANY RIGHTS TO OBJECT TO OR PREVENT THE DISCLOSURE TO THE PUBLIC OF THE FOLLOWING INFORMATION: Grantee's/Borrower's name; name and location of the project; grant or loan amount and terms; amounts and source of other financing; public purpose of the grant or loan; a description of the project including the number of units and number of units set aside for the public purpose.

I/we, am/are authorized to apply for financing from the City and Borough of Juneau Affordable Housing Fund on behalf of the applicant and certify that the information contained in this application is true and accurate.

Signature Garrett Odom Date 8/31/26

Printed Name: Garrett Odom

Title: _____

Applicant: _____

Application Checklist

Check all items that you have included with this application. The total application submission length should not exceed 35 pages of supporting documentation, excluding the application form and table of contents. If supporting documentation exceeds 35 pages, only the first 35 pages will be considered.

Note: The items identified as Borrower Information must be provided for each applicant. If separate entities operate and own the real property, both must be applicants/co-borrowers.

Applicant General Information

Company/LLC name	
Business license number	
Entity #	
Name of primary lender	True North Federal Credit Union
Loan Amount Requested	800,000
Parcel/Tax ID #	

Property information

- ❑ Copies of deeds, permits, purchase agreements, leases, home inspection reports
- ❑ Appraisal (as-is/as-proposed if available)
- ❑ Location map and site description

Project Information

- ❑ Project narrative discussing all the following:
  - Housing waiting list information
  - Evidence of local support for the project
  - How the project fits into CBJ plans and housing priorities
  - Approach to green building and sustainable development
- ❑ Blueprints, preliminary design drawings, housing unit floor plans, and a site plan that shows all required parking and delineates the location of setbacks.

APPLICANT IDENTIFICATION – for capital projects, the entity owning the property must be an applicant/co-borrower and sign below. Copy and complete the information below for each applicant/co-borrower.

Legal Entity:

❑ Non-profit
❑ Public Housing Authority ❑
Limited/General Partnership ❑
S or C Corporation
❑ LLC

X Other
Owner_____
_____
_____

Applicant Name: ____

_____

_ Mailing Address: Street/City/State/Zip _____

_____

Phone:

_[redacted]_____

_____

Fax:

_____

_____

Contact Name/Title: _____

_____

Email:

[redacted]_____

_____ Applicant's Federal I.D. or Social Security Number:

_____

Contact Person for Award Notification:

_____

The Juneau Affordable Housing Fund (JAHF) is a program of the City and Borough of Juneau (CBJ). Approval of all grants and loans from the JAHF is a public process and loan files maintained by the CBJ are subject to open government policies and procedures observed by the CBJ. By signing and delivering this application to JAHF, I/we hereby WAIVE ANY RIGHTS TO OBJECT TO OR PREVENT THE DISCLOSURE TO THE PUBLIC OF THE FOLLOWING INFORMATION: Grantee's/Borrower's name; name and location of the project; grant or loan amount and terms; amounts and source of other financing; public purpose of the grant or loan; a description of the project including the number of units and number of units set aside for the public purpose.

I/we, am/are authorized to apply for financing from the City and Borough of Juneau Affordable Housing Fund on behalf of the applicant and certify that the information contained in this application is true and accurate.

Signature  Date _____

Printed Name: _____

Title: _____

Applicant: _____

Application Checklist

Check all items that you have included with this application. The total application submission length should not exceed 35 pages of supporting documentation, excluding the application form and table of contents. If supporting documentation exceeds 35 pages, only the first 35 pages will be considered.

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Applicant General Information

Company/LLC name	
Business license number	
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Name of primary lender	True North Federal Credit Union
Loan Amount Requested	800,000
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- ❑ Appraisal (as-is/as-proposed if available)
- ❑ Location map and site description

Project Information

- ❑ Project narrative discussing all the following:
  - Housing waiting list information
  - Evidence of local support for the project

Financing Information

❑ Construction Budget/Bids
❑ Project budget/pro forma
❑ Operating Budget
❑ Support Services Budget, if applicable
❑ Documentation of financing gap
❑ Senior loan terms (loan documents/commitment letters)
❑ Documentation of grant commitment letters or loan documents requested and/or received ❑ Credit or loan denial letters

Borrower Information. Provide the information below for any entity operating the project property and/or any entity who will have ownership of the project property.

❑ JAHF Application for funding; completed and signed (page 3)
❑ Borrower financial statements; balance sheet and current operating statements – within last 90 days ❑ Board resolution(s) authorizing the application, if required by your organization
❑ Resumes/organizational history of developer, project sponsor, property manager
❑ Articles of Incorporation & Bylaws (S & C Corps, including non-profits); Articles of Incorporation & Operating Agreement (LLC); Partnership Agreement (General & Limited Partnerships) for each borrower ❑ Current List of Officers & Directors, General/Managing Partners, Authorized Members

1. PROJECT INFORMATION (REQUIRED):

Project name	Silver St 4 plex
Project address	
Parcel complete legal description	
Parcel number(s)	
Site size	20,744 sq ft
Current site zoning	D-3 Single family/duplex

Type of project:
x Affordable, low-income, senior, or special needs housing
Fair market workforce housing
❑ Downtown housing
❑ Other: _____

Please identify and provide a description of the project. Include a narrative that:
X Highlights population targeted, and local support for the project, and outlines how the project fits into CBJ Housing Action Plan housing priorities and the Comprehensive Plan;
X Includes a location map, and describes the condition of housing nearby; availability of public

transportation; location of schools, shopping and employment centers, and other information relevant to the site; and ❑ Describes how this project addresses green building technologies and encourages sustainable development.

2. TYPE OF FUNDING REQUEST: Choose any of the following activities that describe your request:

x Construction of new housing
❑ Acquisition of land for new housing construction
❑ Acquisition of existing housing
❑ Rehabilitation of existing housing
❑ Capacity building activities
❑ Other: _____

3. ORGANIZATIONAL DEVELOPMENT AND TEAM SUMMARY
Provide details on the organizational capacity and team experience for the project.

Please Attach Resumes and/or organizational references for the Project Development Team Members below ❑ Project Sponsor ❑ Developer ❑ Property Manager
Please discuss:
❑ Objectives, management structure, and staffing of the sponsor organization;
❑ Experience and ability to implement and manage housing projects and/or complex capital projects, including the organizations fiscal management systems;
❑ Service provision experience (if part of the overall project design); and
❑ Details for extended project development; team members such as general contractor, architect, structural and mechanical engineers, attorney, consultant, tax advisor, etc. – if available

4. HOUSING UNITS AND POPULATION TARGETS
List unit details below and describe the total housing units, unit mix, and units anticipated to be funded with JAHF funding.

Unit Type	Total # of Units	Unit Size (Sq. Ft.)	Total Unit Area: Garage + Unit	# ≤ 30% AMI [1]	# ≤ 60% AMI	# ≤ 80% AMI**	Market Rate Units
SRO with private facilities							
SRO without private facilities							
Efficiencies	2	384	384			2	
1 Bedroom							
2 Bedroom							
3 Bedroom	2	1,297	1,791				2

4+ Bedroom							
Total Units						2	2

**20% of units must be affordable for households making 80% AMI or below to receive JAHF funding.

For income limits, see Appendix B of Juneau Affordable Housing Fund Program Description and Application Guidelines or go to HUD User Datasets at https://www.huduser.gov/portal/datasets/il.html

Total Residential Square Footage: __4,350_____

Manager's Unit included? ❑ Yes ❑ No

If Yes, describe: _____

DEVELOPMENT DESIGN	# Units	# Buildings
Detached single-family		
Townhouse		
2/3/4-plex		
Multi-family	4 Plex	One
Scattered site		
Tiny homes		
Other (describe)		

1 Area Median Income (AMI) is the midpoint household income for a specific geographic area calculated annually by HUD. Please refer to Appendix A for specific AMI information for the Juneau area. The four-person AMI for Juneau is $137,500 per year.

OTHER AMENITIES:

x Units contain washer/dryer appliances

❑ Units contain washer/dryer hook-ups only

❑ Common laundry with: # _____ washers and # _____ dryers.

x Covered parking spaces: # ___2 - One car garages_____

x Uncovered parking spaces: #_____6-8_____

❑ Other amenities (describe):

_____

_____

_____

_____

_____

_____

_____

_____

Population to be served:

X Single adults
X Families with minor children
❑ Chronic homelessness ❑ Seniors
❑ Assisted living
❑ Veterans
❑ Survivors of domestic violence
X Middle-income housing
❑ Special Needs (describe below)
❑ Other (describe below)

Number of years that units will be committed to serving the population above:

X 10 years ❑ 15 years ❑ 20 years 30+ years (if more, describe below)

FOR RENTAL PROJECTS ONLY

List Rental Rates for each type of unit and describe the process you will use to set and adjust rents. Please note, 20% of units must be affordable to individuals making 80% AMI or below to be eligible for JAHF funding. 2026 HUD rental limits are in Appendix B of the JAHF Program Description and Guidelines, available on the JAHF website.

Unit Type Rental Rate	Rental Rate @ ≤ 30% AMI	Rental Rate ≤60% AMI	Rental Rate @ ≤80% AMI	Market Rate Rental Rate
SRO				
Efficiencies			$1,926	
1-bedroom				
2-bedroom				

3-bedroom				
4-bedroom or more				
Total Units				

FOR HOMEOWNERSHIP PROJECTS ONLY

List proposed sales price of all homes in project. Indicate if the project will include affordability covenants; e.g., community land trust.

Unit Type	JAHF Financed Units	Financed by Other Affordable Housing Lenders	Market Price Units
1 Bedroom			
2 Bedroom			
3 Bedroom			
4+ Bedroom			
Total Units			

6. PROJECT READINESS AND SITE INFORMATION: Please provide details on site control and project readiness.

How is control of the project property site established?

Ownership ❑ Purchase Agreement X Purchase Option ❑ Lease ❑ Other (describe):

If no site control exists, describe plans to acquire the project property:

Name(s) of the current property owner(s):

Shawn and Heidi Kantola

Is the site properly zoned for your development?

Yes,D3.

---

is properly zoned for the proposed use or if a variance or exception is

required, evidence that a request has been filed and a hearing date has been scheduled.

Does the project operator plan to own the property directly?
___Yes_____
_____
_____
_____
_____
_____

If property is to be owned by related entity, please provide name of entity and specify relationship (e.g., subsidiary corporation or partnership of which applicant is general partner)

Name of entity:

_____

_____ Relationship:

_____

_____

PLEASE NOTE: Entity proposed to own the property must be co-applicant and co-borrower for any JAHF Financing.

Are there liens or other encumbrances on the property that must be cleared by allocating funds to them? If yes, please describe amount due, date due, nature of obligation and cost of clearing title.
_____
_____
_____
_____

Have you obtained Yes/No If No, when will these be completed? Or N/A		
Blueprints	Yes	
Zoning changes	N/A	
Building permits		
Utility hookups		
Environmental report		
Commitments from service providers		

Will the project require any displacement of current occupants?
_____No_____

If yes, will you compensate or relocate those who are displaced? Describe your proposed plan for relocation assistance:

_____
_____
_____
_____
_____
_____
_____
_____
_____
_____

Please attach copies of supporting documents – evidence of zoning, deeds, permits, leases, options, sales agreements, etc. Projects requesting assistance for homeownership (rehab or acquisition) must include a current Home Inspection Report.

7. PROJECT TIMELINE: Please provide a project timeline. Use anticipated or actual calendar dates. Be sure to include dates of initial closing, construction start and substantial completion. Include the following items on the timeline, as it may apply:

- Financial Commitment for funding sources
- Initial closing date
- Location survey complete
- Preliminary site plan complete
- Design, development and pricing
- Site plan approval
- Construction and bid documents
- Engineering plan approval
- Final pricing
- Building permit
- Construction contract executed
- Start construction
- Substantial completion
- Final completion/Certificate of Occupancy

8. PROJECT COSTS AND RESOURCES

The rest of the application will focus on funding use and financial feasibility.

- Please provide a narrative explaining the need for JAHF funding.
- In the section below, provide the expected use of funds for your project and provide the JAHF grant or loan amount requested.

8a. FUNDING SOURCES/REVENUES

Funder	Specify Agency/ Program/Investor Name	Amount Committed or Received [2]	Amount Requested [3]	Date of Application	Anticipated Approval Date

Alaska Housing Finance Corporation	HOME					
	LIHTC					
	SNHG					
	Other:					
Other Alaska State Govt.						
Federal Govt.						
Local Govt. (non-JAHF)						
Subsidies						
Bank Loan				800,000		
Private Loan						
Private Grant						
Private Investor						
Applicant's Funds			200,000			
Other						
	Totals		$ 200,000	$800,000		

Total non-JAHF funds committed and requested above: + 800,000

Total JAHF grant/loan requested from 8a above + 200,000

Total project funding from all sources. Total project cost must match total project funding in 8a. Above. = 1,200,000

2. Please attach documentation verifying non-JAHF funds including the interest rate, repayment period, and other terms governing committed or received funds.

3. Please list amounts applied for which are pending approval here. Do not show any requests which have been declined or any unfunded portion of an application which was committed for less than the amount requested.

Reminder:

- Qualifying projects are eligible for grants and loans up to $50,000 per affordable or workforce housing unit created, or for other eligible uses on a similar per unit basis.
- For profit-developer projects utilizing JAHF funds for workforce housing must reserve at least 20% of units for tenants with gross incomes at 80% or less AMI for at least ten years or the life of the loan.
- Your grant/loan may be approved for an amount less than requested.

8b. USE OF FUNDS

Purpose	Sections Required if funding requested for these purposes	Amount
Acquisition, Construction, Rehabilitation	9a	$
Pre-Development Costs	9b	$
Operating Assistance (max one year)	9c	$
Capacity Building	9d	$
Self-Sufficiency/Support Services (max 1 year)	9e	$
Project Total		$
Less Cash provided by owner or borrower	8b	$
Less Other Financing	8b	$
JAHF grant or loan requested		$

9. DETAILED USE OF FUNDS

For section 9, applicants only need to complete the sub-section(s) for which JAHF funding is requested. (See 8b) The total JAHF funds requested, and the total of funds provided by others, should match the total in Section 8a and 8b.

9a. CAPITAL COSTS. Fill in this section if funding is being requested for capital costs – if not please skip to section 9b. Please include below the total project cost for each type of capital cost (Acquisition, New Construction, or Rehabilitation) regardless of funding source.

Capital Costs	Acquisition	Construction	Rehabilitation	Admin/Overhead
Land				
Residential structures				

Nonresidential structures				
On Site improvements				
Off Site improvements				
Remove, Refinance Liens/Encumbrances				
General requirements				
Contractor Fees				
*Developer's Fee				
Architect Fee				
Design				
Supervision				
Legal Fees				

Capital Costs	Acquisition	Construction	Rehabilitation	Admin/Overhead
Packaging/Processing				
Other (describe)				
Other (describe)				
			Total Capital Costs	$

General requirements: % of 9a Total

Builder's General Overhead: %

9a Total Builder's Profit: % of 9a Total

PROJECT COST PER UNIT:

$_____

*The amount and use of developer's fee will be relevant to the evaluation of the application. **9b. CAPACITY BUILDING COSTS must be directly related to the specific housing project covered by this application.** General organizational

development or broad-based client needs assessments will not be funded. Examples of capacity building include training for on-site property manager or maintenance staff, acquisition of software for facility management, website development for rental information, etc. Fill in this section if funding is being requested for **capacity building costs** – if not please skip to section 9e.

Purpose/Use of Funds (list)	JAHF Funds	Other Funds	Total Cost
Total Capacity Building Costs			

APPENDIX A: FY2026 INCOME AND RENTAL LIMITS

City and Borough of Juneau Income Limits for 2026 (effective 5/1/26)

4-person AMI: $137,500

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30% AMI	$28,890	$33,000	$37,140	$41,250	$44,550	$47,850	$51,150	$54,450
60% AMI	$57,780	$66,000	$74,280	$82,500	$89,100	$95,700	$102,300	$108,900
80% AMI	$77,040	$88,000	$99,040	$110,000	$118,800	$127,600	$136,400	$145,200
100% AMI	$96,300	$110,000	$123,800	$137,500	$148,500	$159,500	$170,500	$ 181,500
120% AMI	$115,560	$132,000	$148,560	$165,000	$178,200	$191,400	$204,600	$217,800

Source: HUD User Datasets:

https://www.huduser.gov/portal/pdrdatas_landing.html **City and Borough of**

Juneau Rental Limits for 2026 (effective 5/1/26)

Bedrooms (People)	Fair Market Rent	30% AMI	60% AMI	80% AMI	100% AMI	120% AMI
Efficiency	$1,212	$722	$1,444	$1,926	$2,407	$2,889
1 Bedroom	$1,340	$773	$1,547	$2,063	$2,578	$3,094
2 Bedrooms	$1,758	$928	$1,857	$2,476	$3,095	$3,714
3 Bedrooms	$2,368	$1,072	$2,145	$2,860	$3,575	$4,290
4 Bedrooms	$2,679	$1,196	$2,392	$3,190	$3,987	$4,785

Source: HUD User Datasets: https://www.huduser.gov/portal/pdrdatas_landing.html

September 8, 2026
City & Borough of Juneau
155 S. Seward St.
Juneau, AK 99801

RE: Lot 3 Purchase

This letter of intent is in response to the CBJ request for a commitment letter / letter of intent, for the proposed sale of Lot 3 Silver Acres Sub in Juneau AK from Shawn & Heidi Kantola to Garret and Onnalee Odom.

- Legal Description:
  Lot 3, Silver Acres Sub, Juneau Recording District (Assessor Parcel #4B2601020063)

- Current Owner:
  Shawn & Heidi Kantola

- Purchaser:
  Garret & Onnalee Odom

It is the intent of all parties to complete the purchase/transfer of the subject property to the purchasers in 2027 (subject to terms).

Shawn Kantola — 9/8/2026 (Date)

Garret Odom — 9/8/26 (Date)

Heidi Kantola — 9/8/2026 (Date)

Onnalee Odom — 9/8/26 (Date)

ITEMIZED FEE WORKSHEET

(For Use with Service Providers and Investors) Date: **07/09/2026**

The information provided below reflects estimates of the charges that are likely to be incurred at the settlement of this loan. The fees listed are estimates; some actual charges may be more or less. This transaction may not involve a fee for every item listed.

Provided By:	Subject Property:	Borrower(s):
True North Federal Credit Union **2777 Postal Way** **Juneau, AK 99801** **Amy Tonsgard, 907-523-4710**	**TBD** **Juneau, AK 99801**	**Brandon Garrett Odom** **Onnalee Joy Odom**

Loan Number: [redacted]	Interest Rate: **6.375 %**	Type of Loan: **Conventional**	Base Loan Amt: **$800,000.00**
Loan Program: **Conventional Fixed**	Term: **360**	Sales Price: **$1,000,000.00**	Total Loan Amt: **$800,000.00**

Estimated Closing Costs

800. Items Payable in Connection with Loan			**1100. Title Charges**		
A	Loan Origination Fees **1.000 %**	$ 8,000.00			$
	Application Fees	$			$
A	Processing Fees	$ 200.00			$
A	Underwriting Fees	$ 200.00			$
	Broker Fees	$			$
	Broker Compensation	$			$
		$	1102.	Settlement or Closing Fee	$
		$	A	**S/ Escrow Fee**	$ 1,350.00
		$		**S/ Sales Tax on Escrow Fee to City and Borough of**	$ 67.50
		$	A	**Attorney Fees to Office of James McCollum**	$ 65.00
		$			$
		$			$
		$			$
		$			$
		$			$
		$	1103.	S Owner's Title Insurance	$ 1,076.00
		$	1104.	Lender's Title Insurance	$ 3,062.00
		$	1109.		$
802. Credit or Charge for Interest Rate			1110.		$
		$	1111.		$
		$	1112.		$
		$	1113.	A **Wire Transfer Fee**	$ 25.00
		$	1114.		$
803. Adjusted Origination Charges		$ 8,400.00	1115.		$
804.	Appraisal Fee to **Appraisal Company**	$ 1,800.00	1116.		$
805.	Credit Report to **SettlementOne Data, LLC**	$ 20.00	**1200. Government Recording and Transfer Charges**		
806. A	Tax Service to **True North Federal Credit**	$ 85.00	1202.	Recording Fees	$ 151.00
807. A	Flood Certification **to Corelogic**	$ 12.00	1203.	Transfer Taxes	$
808.	**Appraisal Reinspection to Appraisal Company**	$ 200.00	1204.	City/County Tax/Stamps	$
809. A	**Employment Verification to The Work Number**	$ 100.00	1205.	State Tax/Stamps	$
810.		$	1206.		$
811.		$	1207.		$
812.		$	1208.		$
813.		$	1209.		$
814.		$	1210.		$
815.		$	**1300. Additional Settlement Charges**		
816.		$	1302.		$
817.		$	1303.		$
818.		$	1304.		$
819.		$	1305.		$
820.		$	1306.		$
821.		$	1307.		$
822.		$	1308.		$
823.		$	1309.		$
824.		$	1310.		$
825.		$	1311.		$
826.		$	1312.		$
827.		$	1313.		$
828.		$	1314.		$
829.		$	1315.		$
830.		$	1316.		$
831.		$	1317.		$
832.		$	1318.		$
833.		$	1319.		$
834.		$	1320.		$
835.		$	**Total Estimated Closing Costs**		$ 15,337.50

S – Paid by Seller **B** – Paid by Broker **A** – APR Affected by Cost
S/ – Split by Seller & Others **L** – Paid by Lender **O** – Paid by Other **P** – Paid Outside Closing (POC)

ITEMIZED FEE WORKSHEET

(For Use with Service Providers and Investors) Date: **07/09/2026**

The information provided below reflects estimates of the charges that are likely to be incurred at the settlement of this loan. The fees listed are estimates; some actual charges may be more or less. This transaction may not involve a fee for every item listed.

Provided By:	Subject Property:	Borrower(s):
True North Federal Credit Union **2777 Postal Way** **Juneau, AK 99801** **Amy Tonsgard, 907-523-4710**	**TBD** **Juneau, AK 99801**	**Brandon Garrett Odom** **Onnalee Joy Odom**

Loan Number: [redacted]	Interest Rate: **6.375 %**	Type of Loan: **Conventional**	Base Loan Amt: **$800,000.00**
Loan Program: **Conventional Fixed**	Term: **360**	Sales Price: **$1,000,000.00**	Total Loan Amt: **$800,000.00**

Estimated Reserve/Prepaid Costs

900. Items Required by Lender to be Paid in Advance			**1000. Reserves Deposited with Lender**				
901. **A**	Daily Interest **15** Days @ **$ 139.73**	$ **2,095.95**	**1001.**	**Initial Deposit into Escrow Account**			$ **1,960.00**
902.	Mortgage Ins Premium to	$	1002.	Homeowner's Ins **3**	mths @ $	**153.33**	$ **459.99**
903.	Homeowner's Insurance to	$ **1,839.96**	1003.	Mortgage Ins	mths @ $		$
904.		$	1004.	Property Taxes **2**	mths @ $	**826.67**	$ **1,653.34**
905.	VA Funding Fee	$	1005.	City Property Tax	mths @ $		$
906.	Flood Insurance	$	1006.	Flood Reserve	mths @ $		$
907.		$	1007.		mths @ $		$
908.		$	1008.		mths @ $		$
909.		$	1009.		mths @ $		$
910.		$	1010.	USDA Annual Fee	mths @ $		$
911.		$	1011.	Aggregate Adjustment			- $ **-153.33**
912.		$	**Total Estimated Reserve/Prepaid Costs**				$ **5,895.91**

Transaction Summary

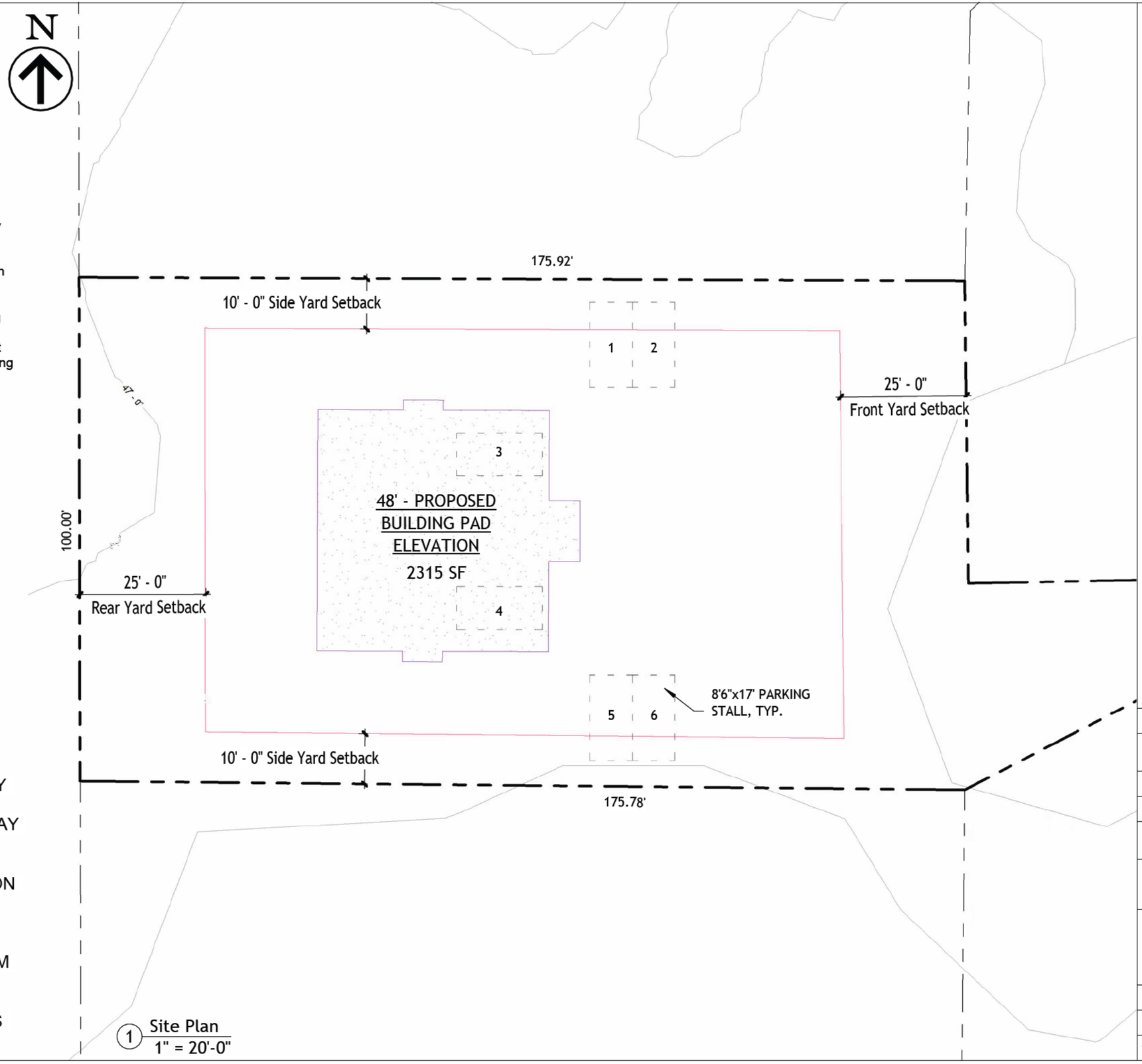
Total Estimated Monthly Payment		**Total Estimated Funds Needed to Close**		
Principal and Interest	$ **4,990.96**	Purchase Price/Payoff	(+)	$ **1,000,000.00**
Other Financing (P & I)	$	Total Estimated Closing Costs	(+)	$ **15,337.50**
Hazard Insurance	$ **153.33**	Total Estimated Reserve/Prepaid Costs	(+)	$ **5,895.91**
Real Estate Taxes	$ **826.67**	Discounts (if borrower will pay)	(+)	$
Mortgage Insurance	$	FHA UFMIP/VA Funding Fee	(+)	$
HOA Dues	$	**Total Costs**	**(c)**	$ **1,021,233.41**
Other	$			
Total Monthly Payment	$ **5,970.96**	Loan Amount	(–)	$ **800,000.00**
Closing Costs Summary		Non-Borrower Paid Closing Costs	(–)	$ **708.75**
Borrower Paid Closing Costs	**(a)** $ **20,524.66**	FHA UFMIP/VA Fee Financed	(–)	$
Total Seller Paid CC	$ **708.75**	Total Lender Credit	(–)	$
Total Non-Borrower Paid CC	**(b)** $ **708.75**		(–)	$
Total Lender Credit	$		(–)	$
Total Closing Costs	**(a + b)** $ **21,233.41**		(–)	$
			(–)	$
		First Mortgage	(–)	$
		Second Mortgage (Sub Financing)	(–)	$
		Closing Costs from **2nd Lien**	(–)	$
		Total Credits	**(d)**	$ **800,708.75**
		Cash from borrower	**(c – d)**	$ **220,524.66**

S – Paid by Seller **B** – Paid by Broker **A** – APR Affected by Cost
S/ – Split by Seller & Others **L** – Paid by Lender **O** – Paid by Other **P** – Paid Outside Closing (POC)

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The contractor must verify all dimensions and existing conditions before beginning construction. Any errors, discrepancies, or questions found in these plans must be reported to Twigfire Designs and the owner in writing before proceeding with the affected work.



1 Site Plan
1" = 20'-0"

GRADING PLAN NOTES

- NO ALTERATIONS TO PROPERTY DRAINAGE
- SLOPE GRADE MINIMUM 2% AWAY FROM BUILDING

TOPOGRAPHIC LINES AND ELEVATION DERIVED FROM 2013 USGS 1' CONTOUR LINES

PROPERTY LINE INFORMATION FROM CBJ

THIS IS NOT A SURVEY, DIMENSIONS NOT VERIFIED

TWIGFIRE
—DESIGNS—

Garrett & Onnalee Odom	
Lot 3 Silver St Juneau, AK	
Duplex with ADU's	
Tax ID:	4B2601020063

Site Plan

A01

Twigfire Designs
Zach Liscio
907.419.6607
design@twigfire.com

Status	Final
Issue Date	8/27/2026
11x17 Paper Scale	1" = 20'-0"

SIDE YARD SETBACK

REAR YARD SETBACK

N

1 2 3

1 A05 North

22' - 0" | 23' - 0" | 23' - 0"

46' - 0"

A

B

C

1 A07 West

1 A06 East

1 A04 South

North Duplex Level 1
Gross Area
577 SF

South Duplex Level 1
Gross Area
577 SF

North Duplex Gross
Garage Area
494 SF

South Duplex Gross
Garage Area
494 SF

Living
13'-2" x 10'-9"
142 SF

Foyer
9'-1" x 5'-5"
49 SF

Entry
7'-0" x 7'-0"
49 SF

Shelf

Kitchen/Dining
18'-4" x 12'-3"
225 SF

WH

UP

16' - 0"

24' - 0"

48' - 0"

6' - 0"

17' - 0" | 6' - 0" | 2' - 0" | 21' - 0"

1 Level 1
1/8" = 1'-0"

TWIGFIRE
—DESIGNS—

Garrett & Onnalee Odom	
Lot 3 Silver St Juneau, AK	
Duplex with ADU's	
Tax ID:	4B2601020063

Floor Plan L1

A02

Twigfire Designs
Zach Liscio
907.419.6607
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Status	Final
Issue Date	8/27/2026
11x17 Paper Scale	1/8" = 1'-0"



1 Level 2
1/8" = 1'-0"

TWIGFIRE
—DESIGNS—

Garrett & Onnalee Odom
Lot 3 Silver St Juneau, AK
Duplex with ADU's
Tax ID: 4B2601020063

Floor Plan L2

A03

Twigfire Designs
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Status	Final
Issue Date	8/27/2026
11x17 Paper Scale	1/8" = 1'-0"