

Lender Comparison Worksheet



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Lender Information	Lender 1	Lender 2	Lender 3
Date			
Name of Lender			
Type of Lender			
Address of Lender			
Contact Name			
Contact Phone Number			
How I was referred			
Additional Information			
Information I Provide			
Type of Mortgage Loan (Fixed or Adjustable Rate?)			
Loan Term			
Loan Amount			
Percentage of Down Payment			
Special Mortgage Option			
Rate-Lock Period			

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Lender Quote	Lender 1	Lender 2	Lender 3
Interest Rate			
Estimated Monthly Payment (Principal, Interest, Property Taxes, and Homeowners Insurance)			
Discount Points			
Interest Rate Without Discount Points			
Estimated Monthly Payment Without Discount Points			
Up-front Mortgage Insurance Premium			
Monthly Mortgage Insurance Premium			
APR			
Lender/Broker Fees			
Origination Fee (Points)			
Credit Report Fee			
Appraisal Fee			
Rate-Lock Fee			
Underwriting Fee			
Application Fee			
Processing Fee			

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Lender Quote (continued)	Lender 1	Lender 2	Lender 3
Lender/Broker Fees (continued)			
Broker Fee			
Other Lender/Broker Fee			
Other Lender/Broker Fee			
Other Fees			
Estimated Third Party Fees			
Estimated Prepaid/Escrow Fees			
Adjustable Rate Mortgage (ARM) Information			
Index			
Margin			
Initial ARM Interest Rate			
Initial Interest Rate Change Date			
Adjustment Period after Initial Interest Rate Change			
Initial Interest Rate Cap			
Subsequent Interest Rate Cap			
Lifetime Interest Rate Cap			

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Adjustable Rate Mortgage (ARM) Information (continued)	Lender 1	Lender 2	Lender 3
Estimated <i>Highest</i> Monthly Payment on ARM			
Can I convert the ARM to a Fixed Rate later?			
Is there a cost to convert?			
Miscellaneous Information			
Any Discounts Available?			
What is the Rate-Lock Procedure?			
Escrow/Impound Account Required?			
Can I choose my own Closing Agent?			
Is there a Prepayment Penalty?			
How long does the Prepayment Penalty apply?			
How much is the Prepayment Penalty?			