

LOAN COMPARISON WORKSHEET

Conventional Purchase 30 Year Lock Pricing Estimated Credit Score: 750

*Commission included in monthly payment 100

***SAMPLE WORKSHEET

***** *****

Discount Points = Optional Buy Down
 Based Off To Off Loan Amount
 Lender Credit = Back To You
 Based Off To Off Loan Amount
The applicable fee is being credited to the borrower.



3rd Party Closing Costs & Prepaids
 Are Not Lender or Lender-Related
 Fees/Costs

Full Rate Sheet With Higher/Lower Rates
 Available By Request and Optional

Rates Are Subject To Change
 This is Not a Final Loan Estimate
 An LHA is provided pursuant to Federal Regulations
 and with confirmation of credit qualifications
 upon formal application review.
 This comparison worksheet is for informational
 purposes only and does not constitute
 any approval/commitment.

HELPFUL LINKS & TOOLS

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[MORTGAGE CALCULATOR](#)
[FREE HOME BUYERS GUIDE](#)
[THE LENDING CENTER](#)
 (Client Welcome)

Loan Rate (Option A) - 30 Year Fixed	
Purchase Price	\$600,000.00
Loan Amount	\$400,000.00
Term (in months)	360
Principal & Interest	\$2,334.29
Interest Rate	5.125%
APR	5.871%

Loan Rate (Option B) - 30 Year Fixed	
Purchase Price	\$600,000.00
Loan Amount	\$400,000.00
Term (in months)	360
Principal & Interest	\$2,393.63
Interest Rate	5.125%
APR	6.076%

Loan Rate (Option C) - 30 Year Fixed	
Purchase Price	\$600,000.00
Loan Amount	\$400,000.00
Term (in months)	360
Principal & Interest	\$2,430.64
Interest Rate	5.125%
APR	6.164%

Closing Costs (Option A)	
Discount Points	\$0.00%
Lender Credit	\$0.00%
Underwriting Fee	\$1,199.00
Total Lender Cost/Credit =	\$0.00

Closing Costs (Option B)	
Discount Points	\$0.000%
Lender Credit	\$0.00%
Underwriting Fee	\$1,199.00
Total Lender Cost/Credit =	\$0.00

Closing Costs (Option C)	
Discount Points	\$0.000%
Lender Credit	\$0.000%
Underwriting Fee	\$1,199.00
Total Lender Cost/Credit =	\$0.00

4025	\$0.00
Tax Service Fee	\$0.00
Flood Certification	\$0.00
Appraisal Fee	\$25.00
Credit Report	\$6.00
Escrow/Settlement Fee	\$1,000.00
Title Insurance	\$45.00
Title Endorsements	\$100.00
Title Reconveyance Fee	\$0.00
Recording Fee	\$10.00
Recording	\$50.00
County Transfer Tax	\$0.00
HCA Questionnaire (if applicable)	\$0.00
Early Issue Title (new construction)	\$0.00
Total Fee Costs	\$6,676.00

4025	\$0.00
Tax Service Fee	\$0.00
Flood Certification	\$0.00
Appraisal Fee	\$25.00
Credit Report	\$6.00
Escrow/Settlement Fee	\$1,000.00
Title Insurance	\$45.00
Title Endorsements	\$100.00
Title Reconveyance Fee	\$0.00
Recording Fee	\$10.00
Recording	\$50.00
County Transfer Tax	\$0.00
HCA Questionnaire (if applicable)	\$0.00
Early Issue Title (new construction)	\$0.00
Total Fee Costs	\$2,371.00

4025	\$0.00
Tax Service Fee	\$0.00
Flood Certification	\$0.00
Appraisal Fee	\$25.00
Credit Report	\$6.00
Escrow/Settlement Fee	\$1,000.00
Title Insurance	\$45.00
Title Endorsements	\$100.00
Title Reconveyance Fee	\$0.00
Recording Fee	\$10.00
Recording	\$50.00
County Transfer Tax	\$0.00
HCA Questionnaire (if applicable)	\$0.00
Early Issue Title (new construction)	\$0.00
Total Fee Costs	\$1,716.00

Estimated Prepaid Items (Option A)	
Daily Interest for 15 Days	\$61.89
Home Owners Insurance (12 months)	\$1,200.00
Reserve/Service Items	\$0.00
Homeowners Insurance	\$100.00
Property Taxes Per Month	\$475.00
Property Taxes In Reserve	\$0.00
Prepaid HOA	\$0.00
Total Prepaid Items	\$64,875.00

Estimated Prepaid Items (Option B)	
Daily Interest for 15 Days	\$66.24
Home Owners Insurance (12 months)	\$1,200.00
Reserve/Service Items	\$0.00
Homeowners Insurance	\$100.00
Property Taxes Per Month	\$475.00
Property Taxes In Reserve	\$0.00
Prepaid HOA	\$0.00
Total Prepaid Items	\$64,871.00

Estimated Prepaid Items (Option C)	
Daily Interest for 15 Days	\$66.24
Home Owners Insurance (12 months)	\$1,200.00
Reserve/Service Items	\$0.00
Homeowners Insurance	\$100.00
Property Taxes Per Month	\$475.00
Property Taxes In Reserve	\$0.00
Prepaid HOA	\$0.00
Total Prepaid Items	\$64,855.00

Loan Summary (Option A)	
Purchase Price	\$600,000.00
Estimated Closing Costs	\$6,676.00
Estimated Prepaid Items	\$6,873.00
Seller Credit Toward Closing Costs	\$0.00
Total Costs	\$13,549.00
Appraisal (Prepaid outside of closing)	\$25.00
Prepaid Property Taxes	\$2,000.00
Earliest Money Deposit	\$0.00
Total	\$15,574.00
Loan Amount	\$400,000.00
Cash From or (To) Borrower	\$15,574.00

Loan Summary (Option B)	
Purchase Price	\$600,000.00
Estimated Closing Costs	\$2,371.00
Estimated Prepaid Items	\$6,873.00
Seller Credit Toward Closing Costs	\$0.00
Total Costs	\$9,244.00
Appraisal (Prepaid outside of closing)	\$25.00
Prepaid Property Taxes	\$2,000.00
Earliest Money Deposit	\$0.00
Total	\$11,269.00
Loan Amount	\$400,000.00
Cash From or (To) Borrower	\$11,269.00

Loan Summary (Option C)	
Purchase Price	\$600,000.00
Estimated Closing Costs	\$1,716.00
Estimated Prepaid Items	\$6,873.00
Seller Credit Toward Closing Costs	\$0.00
Total Costs	\$8,589.00
Appraisal (Prepaid outside of closing)	\$25.00
Prepaid Property Taxes	\$2,000.00
Earliest Money Deposit	\$0.00
Total	\$10,614.00
Loan Amount	\$400,000.00
Cash From or (To) Borrower	\$10,614.00

Monthly Payment (Option A)	
Principal & Interest	\$2,334.29
Homeowners Insurance	\$100.00
Taxes	\$475.00
Home Mortgage Insurance (HMI)	\$0.00
HCA Fee (if applicable)	\$0.00
Total Monthly Payment	\$3,309.29

Monthly Payment (Option B)	
Principal & Interest	\$2,393.63
Homeowners Insurance	\$100.00
Taxes	\$475.00
Home Mortgage Insurance (HMI)	\$0.00
HCA Fee (if applicable)	\$0.00
Total Monthly Payment	\$3,368.63

Monthly Payment (Option C)	
Principal & Interest	\$2,430.64
Homeowners Insurance	\$100.00
Taxes	\$475.00
Home Mortgage Insurance (HMI)	\$0.00
HCA Fee (if applicable)	\$0.00
Total Monthly Payment	\$3,405.64

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SA Adler



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