

# 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 0% to 2% Loan Amount  
 Lender Credit = Back To You  
 Based 0% to 2% 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  
 loan approval/commitment.

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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%

Closing Costs (Option A)	
Discount Points	\$0.00%
Lender Credit	\$0.00%
Underwriting Fee	\$1,100.00
<b>Total Lender Cost/Credit =</b>	<b>\$0.00</b>

Origination	\$0.00
Tax Service Fee	\$0.00
Flood Certification	\$0.00
Appraisal Fee	\$275.00
Credit Report	\$60.00
Escrow/Settlement Fee	\$1,000.00
Title Insurance	\$400.00
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
<b>Total Fee Costs</b>	<b>\$6,875.00</b>

Estimated Prepaid Items (Option A)	
Daily Interest for 15 Days	\$61.89
Home Owners Insurance (12 months)	\$1,200.00
<b>Reserve/Service Items</b>	
Homeowners Insurance	\$100.00
Property Taxes Per Month	\$475.00
Property Taxes In Advance	\$0.00
Prepaid HOA	\$0.00
<b>Total Prepaid Items</b>	<b>\$6,875.00</b>

Loan Summary (Option A)	
Purchase Price	\$600,000.00
Estimated Closing Costs	\$6,875.00
Estimated Prepaid Items	\$6,875.00
Seller Credit Toward Closing Costs	\$0.00
<b>Total Costs</b>	<b>\$69,950.00</b>
Appraisal (Prepaid outside of closing)	\$275.00
Prepaid Property Taxes	\$2,000.00
Earliest Money Deposit	\$0.00
<b>Total</b>	<b>\$69,225.00</b>
Loan Amount	\$400,000.00
<b>Cash From or (To) Borrower</b>	<b>\$29,225.00</b>

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

Loan Rate (Option B) - 30 Year Fixed	
Purchase Price	\$600,000.00
Loan Amount	\$400,000.00
Term (in months)	360
Principal & Interest	\$2,391.63
Interest Rate	5.125%
APR	6.076%

Closing Costs (Option B)	
Discount Points	\$0.00%
Lender Credit	\$0.00%
Underwriting Fee	\$1,100.00
<b>Total Lender Cost/Credit =</b>	<b>\$0.00</b>

Origination	\$0.00
Tax Service Fee	\$0.00
Flood Certification	\$0.00
Appraisal Fee	\$275.00
Credit Report	\$60.00
Escrow/Settlement Fee	\$1,000.00
Title Insurance	\$400.00
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
<b>Total Fee Costs</b>	<b>\$3,875.00</b>

Estimated Prepaid Items (Option B)	
Daily Interest for 15 Days	\$66.24
Home Owners Insurance (12 months)	\$1,200.00
<b>Reserve/Service Items</b>	
Homeowners Insurance	\$100.00
Property Taxes Per Month	\$475.00
Property Taxes In Advance	\$0.00
Prepaid HOA	\$0.00
<b>Total Prepaid Items</b>	<b>\$6,875.00</b>

Loan Summary (Option B)	
Purchase Price	\$600,000.00
Estimated Closing Costs	\$3,875.00
Estimated Prepaid Items	\$6,875.00
Seller Credit Toward Closing Costs	\$0.00
<b>Total Costs</b>	<b>\$69,225.00</b>
Appraisal (Prepaid outside of closing)	\$275.00
Prepaid Property Taxes	\$2,000.00
Earliest Money Deposit	\$0.00
<b>Total</b>	<b>\$69,475.00</b>
Loan Amount	\$400,000.00
<b>Cash From or (To) Borrower</b>	<b>\$29,475.00</b>

Monthly Payment (Option B)	
Principal & Interest	\$2,391.63
Homeowners Insurance	\$100.00
Taxes	\$475.00
Home Mortgage Insurance (HMI)	\$0.00
HMI Fee (if applicable)	\$0.00
<b>Total Monthly Payment</b>	<b>\$3,371.63</b>

Loan Rate (Option C) - 30 Year Fixed	
Purchase Price	\$600,000.00
Loan Amount	\$400,000.00
Term (in months)	360
Principal & Interest	\$2,450.44
Interest Rate	5.125%
APR	6.164%

Closing Costs (Option C)	
Discount Points	\$0.00%
Lender Credit	\$0.00%
Underwriting Fee	\$1,100.00
<b>Total Lender Cost/Credit =</b>	<b>\$0.00</b>

Origination	\$0.00
Tax Service Fee	\$0.00
Flood Certification	\$0.00
Appraisal Fee	\$275.00
Credit Report	\$60.00
Escrow/Settlement Fee	\$1,000.00
Title Insurance	\$400.00
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
<b>Total Fee Costs</b>	<b>\$3,775.00</b>

Estimated Prepaid Items (Option C)	
Daily Interest for 15 Days	\$68.24
Home Owners Insurance (12 months)	\$1,200.00
<b>Reserve/Service Items</b>	
Homeowners Insurance	\$100.00
Property Taxes Per Month	\$475.00
Property Taxes In Advance	\$0.00
Prepaid HOA	\$0.00
<b>Total Prepaid Items</b>	<b>\$6,875.00</b>

Loan Summary (Option C)	
Purchase Price	\$600,000.00
Estimated Closing Costs	\$3,775.00
Estimated Prepaid Items	\$6,875.00
Seller Credit Toward Closing Costs	\$0.00
<b>Total Costs</b>	<b>\$69,225.00</b>
Appraisal (Prepaid outside of closing)	\$275.00
Prepaid Property Taxes	\$2,000.00
Earliest Money Deposit	\$0.00
<b>Total</b>	<b>\$69,225.00</b>
Loan Amount	\$400,000.00
<b>Cash From or (To) Borrower</b>	<b>\$29,225.00</b>

Monthly Payment (Option C)	
Principal & Interest	\$2,450.44
Homeowners Insurance	\$100.00
Taxes	\$475.00
Home Mortgage Insurance (HMI)	\$0.00
HMI Fee (if applicable)	\$0.00
<b>Total Monthly Payment</b>	<b>\$3,025.44</b>

# Mortgage Rates Math Worksheet Compare

**Scott Bilker**



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lost and much more     Business Mathematics Burton S. Kaliski, Robert L. Dansby, 1987

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