

# 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.

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[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%

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

APR	5.871%
Tax Service Fee	\$ -
Flood Certification	\$ -
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	\$ -
Recording Fee	\$10.00
Recording	\$50.00
County Transfer Tax	\$ -
HCA Questionnaire (if applicable)	\$ -
Early Issue Title (new construction)	\$ -
<b>Total Fee Costs</b>	<b>\$6,679.00</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	\$ -
Prepaid HOA	\$ -
<b>Total Prepaid Items</b>	<b>\$6,871.71</b>

Loan Summary (Option A)	
Purchase Price	\$600,000.00
Estimated Closing Costs	\$6,679.00
Estimated Prepaid Items	\$6,871.71
Seller Credit Toward Closing Costs	\$ -
<b>Total Costs</b>	<b>\$13,550.71</b>
Appraisal (Prepaid outside of closing)	\$25.00
Prepaid Property Taxes	\$2,000.00
Earliest Money Deposit	\$ -
<b>Total</b>	<b>\$15,575.71</b>
Loan Amount	\$400,000.00
<b>Cash From or (To) Borrower</b>	<b>\$15,575.71</b>

Monthly Payment (Option A)	
Principal & Interest	\$2,334.29
Homeowners Insurance	\$100.00
Taxes	\$475.00
Home Mortgage Insurance (HMI)	\$ -
HMI Fee (if applicable)	\$ -
<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	\$2,393.63
Interest Rate	5.125%
APR	6.076%

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

APR	6.076%
Tax Service Fee	\$ -
Flood Certification	\$ -
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	\$ -
Recording Fee	\$10.00
Recording	\$50.00
County Transfer Tax	\$ -
HCA Questionnaire (if applicable)	\$ -
Early Issue Title (new construction)	\$ -
<b>Total Fee Costs</b>	<b>\$2,371.00</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	\$ -
Prepaid HOA	\$ -
<b>Total Prepaid Items</b>	<b>\$6,871.71</b>

Loan Summary (Option B)	
Purchase Price	\$600,000.00
Estimated Closing Costs	\$2,371.00
Estimated Prepaid Items	\$6,871.71
Seller Credit Toward Closing Costs	\$ -
<b>Total Costs</b>	<b>\$9,242.71</b>
Appraisal (Prepaid outside of closing)	\$25.00
Prepaid Property Taxes	\$2,000.00
Earliest Money Deposit	\$ -
<b>Total</b>	<b>\$11,267.71</b>
Loan Amount	\$400,000.00
<b>Cash From or (To) Borrower</b>	<b>\$11,267.71</b>

Monthly Payment (Option B)	
Principal & Interest	\$2,393.63
Homeowners Insurance	\$100.00
Taxes	\$475.00
Home Mortgage Insurance (HMI)	\$ -
HMI Fee (if applicable)	\$ -
<b>Total Monthly Payment</b>	<b>\$3,368.63</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	6.184%

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

APR	6.184%
Tax Service Fee	\$ -
Flood Certification	\$ -
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	\$ -
Recording Fee	\$10.00
Recording	\$50.00
County Transfer Tax	\$ -
HCA Questionnaire (if applicable)	\$ -
Early Issue Title (new construction)	\$ -
<b>Total Fee Costs</b>	<b>\$1,776.00</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	\$ -
Prepaid HOA	\$ -
<b>Total Prepaid Items</b>	<b>\$6,871.71</b>

Loan Summary (Option C)	
Purchase Price	\$600,000.00
Estimated Closing Costs	\$1,776.00
Estimated Prepaid Items	\$6,871.71
Seller Credit Toward Closing Costs	\$ -
<b>Total Costs</b>	<b>\$8,647.71</b>
Appraisal (Prepaid outside of closing)	\$25.00
Prepaid Property Taxes	\$2,000.00
Earliest Money Deposit	\$ -
<b>Total</b>	<b>\$10,672.71</b>
Loan Amount	\$400,000.00
<b>Cash From or (To) Borrower</b>	<b>\$10,672.71</b>

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

# Mortgage Rates Math Worksheet Compare

**Frank S. Budnick**



## **Mortgage Rates Math Worksheet Compare:**

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**Questions and exercises in elementary mathematics** Palaestra Oxoniensis,1884 **The Mathematics of Business** William Vernon Lovitt,Henry Fuller Holtzclaw,1926 Finite Mathematics Frank S. Budnick,1985 *Finite Mathematics* Abe Mizrahi,Michael Sullivan,1999-08-09 Making math relevant to the real world The eighth edition lives up to its reputation as a clearly written comprehensive finite mathematics text Students will find a greater emphasis on real world applications from the fields of business and social sciences making the material relevant to their studies From the increased use of boxed formulas to informative explanations of examples Mizrahi and Sullivan make this edition even more accessible to students Hallmark features The comprehensive and readable coverage has received praise through seven editions The text is flexibly organized A flowchart in the preface shows instructors how to sequence chapters to meet specific needs Well graded exercise sets at the end of each section help students gain a better understanding of the material End of chapter study questions for review include true false and fill in the blank questions with answers An abundance of realistic examples are provided that gradually increase in difficulty to develop conceptual understanding Mathematical questions from CPA CMA and actuary exams show students the relevance of the material Also available by Mizrahi and Sullivan Mathematics an Applied Approach 7 E 0 471 32203 2 Finite Mathematics Ron Larson,Roland E. Larson,Bruce H. Edwards,David E. Heyd,1991 *Mastering Mathematics* Richard Manning Smith,1998 Providing solid tips for every stage of study Mastering Mathematics stresses the importance of a positive attitude and gives you the tools to succeed in your math course This practical guide will help you avoid mental blocks during math exams identify and improve your areas of weakness get the most out of class time study more effectively overcome a perceived low math ability be successful on math tests get back on

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**Business Mathematics** Burton S. Kaliski, Robert L. Dansby, 1987

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