

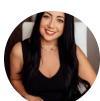
Loan Estimate comparison worksheet

Fill in one column from each Loan Estimate. Check the first group before you compare any price: if those rows do not match, ask for a revised estimate first. Then add Sections A and B, subtract any lender credit, and weigh that net lender cost against how long you expect to keep the loan.

ITEM	WHERE TO FIND IT	OFFER A	OFFER B
MAKE SURE THEY MATCH			
Lender or broker, and NMLS number	Page 3, lender details		
Date and time issued	Page 1, header		
Loan amount	Page 1, Loan Terms		
Loan term, product and type	Page 1, header		
Rate locked? Until what date	Page 1, Rate Lock		
Closing cost estimates expire	Page 1, Rate Lock		
THE LENDER'S PRICE			
Interest rate	Page 1, Loan Terms		
Points, in dollars	Page 2, Section A		
Other origination charges	Page 2, Section A		
Services you cannot shop for	Page 2, Section B		
Lender credits	Page 2, Section J		
Net lender cost (A plus B, minus credits)	Your math		
Prepayment penalty or balloon payment? (should read NO)	Page 1, Loan Terms		
ESTIMATES, NOT PRICE			
Services you can shop for	Page 2, Section C		
Sections E through H total	Page 2, Other Costs		
Property tax figure used for escrow	Ask the lender		
Estimated cash to close	Page 1, Costs at Closing		
OVER TIME			
Monthly principal and interest	Page 1, Loan Terms		
In 5 Years: total you will have paid	Page 3, Comparisons		
In 5 Years: principal you will have paid off	Page 3, Comparisons		
Five-year cost of borrowing (first line minus second)	Your math		
APR and Total Interest Percentage (both assume the full term)	Page 3, Comparisons		
YOUR DECISION			
Years you expect to keep the loan	Your plan		
Difference in net lender cost, divided by the yearly difference in interest	Your math, rough years to break even		
Who handles my file after I apply, and how early will the loan be ready?	Ask the lender		

ASK EACH LENDER

1. Is this rate locked, until what date, and what would it look like with the same lock length as my other offer?
2. What would this offer look like with no points, and with the same points as my other offer?
3. What property tax figure did you use for escrow, and is it the seller's current bill or the bill after the taxable value resets?



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