DUFFY REALTY

LENDER COMPARISON WORKSHEET

Use the same loan scenario with all three lenders. Complete every yellow field before choosing.

COMPARE	HOLLY WALTHER TEAM - PREFERRED	LENDER 2	LENDER 3
Lender / Company	Success Mortgage Partners - Holly Walther Lendir		
Loan Officer	Holly Walther		
Phone	404-436-0013		
Email	HollyW@HollyWaltherTeam.com		
Application / Website	www.HollyWalther.com		

QUESTIONS TO ASK EACH LENDER

COMPARE	HOLLY WALTHER TEAM	LENDER 2	LENDER 3
Do you provide any earnest-money protection or guarantee? What are the requirements and exclusions?			
Are your origination, underwriting or processing fees negotiable?			
What lender credits are available to reduce my closing costs?			
Will those lender credits increase my interest rate? If so, by how much?			
Will you submit my complete file to underwriting and issue a Conditional Approval?			
How quickly can you close after I am under contract?			
Who handles my loan after application, and are they available evenings or weekends when needed?			

Do not choose a lender from this page alone. Collect written estimates from all three lenders, then complete Page 2 using quotes based on the same loan assumptions and the same day's pricing.

DUFFY REALTY

LENDER COMPARISON WORKSHEET

Compare the complete offer - not only the advertised interest rate.

COMPARE	HOLLY WALTHER TEAM	LENDER 2	LENDER 3
SAME LOAN SCENARIO			
Quote date and time			
Estimated purchase price			
Down payment - dollars and percent			
Loan amount			
Loan type and term			
Rate-lock period quoted			
RATE AND MONTHLY PAYMENT			
Interest rate			
APR			
Monthly principal and interest			
Monthly mortgage insurance			
Estimated TOTAL monthly payment			
FEES, CREDITS AND CASH			
Points - percent and dollars			
Section A - Total Origination Charges			
Section J - Lender Credits			
Net lender cost: Section A minus lender credits			
Total closing costs			
Estimated cash to close			
FINAL CHECK			
Conditional Approval available? Expected date?			
Earliest reliable closing timeframe			
Best-and-final offer after negotiation			

THE BEST DEAL IS THE BEST OVERALL COMBINATION of rate, points, lender fees, lender credits, monthly payment, cash to close, service and ability to meet the closing deadline. A larger lender credit may be tied to a higher interest rate. Ask each lender to improve its written offer before you choose.