

As you are working with lenders to select a mortgage, there are several factors to consider that may make a big difference in your monthly payments and the overall cost of your loan. Use this worksheet to help you identify the mortgage option that is best for your situation and financial goals.

	Lender 1		Lender 2	
Name of Lender				
Name of Contact				
Date of Contact				
Mortgage Amount				
	Mortgage 1	Mortgage 2	Mortgage 1	Mortgage 2
Basic Information on the Loans				
Type of Mortgage: fixed-rate, adjustable rate, other? If adjustable, see below				
Minimum down payment required				
Loan term (length of loan)				
Contract interest rate				
Annual percentage rate (APR)				
Points (may be called loan discount points)				
Monthly Private Mortgage Insurance (PMI) premiums				
How long must you keep PMI?				
Estimated monthly escrow for taxes and hazard insurance				
Estimated monthly payment (Principal, interest, Taxes, Insurance, PMI)				
Fees — Different institutions may have different names for some fees and may charge different fees. We have listed some typical fees you may see on loan documents.				
Application fee or Loan processing fee				
Origination fee or Underwriting fee				
Lender fee or Funding fee				
Appraisal fee				
Attorney fees				
Document preparation and recording fees				
Broker fees (may be quoted as points, origination fees, or interest rate add-on)				
Credit report fee				
Other fee				

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G Psacharopoulos



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