BUYREADYHQ WORKSHEET

Loan Estimate Comparison Matrix

Compare up to three official Loan Estimates side by side. Ask each lender for a written Loan Estimate on the same day and same loan scenario — otherwise you're not comparing apples to apples.

Item	Lender 1	Lender 2	Lender 3
Lender name / loan officer			
Loan type (Conventional, FHA, VA, USDA)			
Loan term (years)			
Interest rate (%)			
APR (%)			
Rate lock period			
Loan amount			
Down payment			
Monthly P&I			
Estimated taxes + insurance (escrow)			
Mortgage insurance (if any)			
Total estimated monthly payment			
Origination charges			
Discount points (cost / rate reduction)			
Third-party services (appraisal, title, etc.)			
Prepaids (taxes, insurance, interest)			
Estimated cash to close			
5-year total cost (from Loan Estimate p.3)			

How to choose

Best rate isn't best deal. A lower rate paired with high origination or points can cost more than a slightly higher rate with fewer fees. Compare APR and 5-year total cost, not the headline rate.

Match the scenario. All three estimates should reflect the same loan amount, term, and rate-lock day.

Service matters. A responsive lender who closes on time is worth real money in a competitive offer.