

## Lender Fees Comparison Worksheet

Name of Lender				
Mortgage Amount				
Basic Information on the Loans	Mortgage 1	Mortgage 2	Mortgage 1	Mortgage 2
Type of Mortgage: Fixed rate, adjustable rate, conventional, FHA, 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)				
<b>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.</b>				
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 fees				
Other Costs at Closing/Settlement				
Flood determination				
Prepaid Private Mortgage Insurance (PMI)				
Surveys and home inspections				