

RATE COMPARISON

1. Conv 80% LTV w/5% 2nd
 2. Conv 85% LTV w/PMI
 3. Conv 85% Piggyback
 4. FHA
 5. VA
 All Loans w/15% Downpayment

Date of Quotes _____

Direct "Retail" Lenders

MORTGAGE

Direct Lenders > _____

BROKER

(from LENDER COMPARISON)

Rate	_____ %	_____ %	_____ %
Points	_____ Pts	_____ Pts	_____ Pts
APR	_____ %	_____ %	_____ %

_____ %
_____ Pts .
_____ %

**** Fees included in APR Calculation**

Points**	_____	_____	_____
Proc. Fee**	_____	_____	_____
U/W Fee**	_____	_____	_____
Doc. Prep**	_____	_____	_____
Tax Svc.**	_____	_____	_____
Wire Xfer**	_____	_____	_____
Admin. Fee**	_____	_____	_____
Funding Fee**	_____	_____	_____
Sub-Total	\$ _____	\$ _____	\$ _____

\$ _____

Escrow/Closing	_____	_____	_____
Flood Cert	_____	_____	_____
Notary	_____	_____	_____
Recording	_____	_____	_____
Termite	_____	_____	_____
Credit Rpt.	_____	_____	_____
Appraisal	_____	_____	_____
Title	_____	_____	_____
Courier	_____	_____	_____
Other	_____	_____	_____
Sub-Total	\$ _____	\$ _____	\$ _____

\$ _____

TOTAL **\$** _____ **\$** _____ **\$** _____

\$ _____