

# Pillar Financial L.L.C.

## Evaluating Mortgage Options

Instructions: Enter the data below to analyze individual loans and compare various loan options.

Mortgage Options	1	2	3
Lender's Name:			
Contact's Name & Phone #:			
Mortgage Amount Needed:			
(PITI) & (PITI + Debt) Qualifying Ratios:			
Loan Type — Conventional or Governmental:			
Interest Type — Fixed or ARM:			
Interest Rate:			
Points:			
Annual Percentage Rate (APR):			
Term of Loan (in years):			
Payment schedule (monthly, biweekly, etc.):			
Down payment without PMI:			
Down payment with PMI:			
<b>If PMI is required:</b>			
Up-front cost:			
Monthly premiums:			
Length of time required:			
<b>If Lock-in:</b>			
With application or approval:			
Interest rate & points:			
How long is it effective:			
Cost of lock-in:			
Lower lock-in rates drop:			

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Prepayment			
Is there a prepayment penalty:			
If yes, what is penalty:			
Are extra payments allowed:			
Is loan assumable:			
Is escrow required for taxes:			
Is escrow required for insurance:			
Loan processing time:			
For closing,			
Application fee:			
Credit report fee:			
Appraisal fee & survey fee:			
Attorney fee:			
Title search & insurance:			
Additional fees:			
For ARM only,			
Initial interest rate:			
Adjustment interval:			
Caps:			
If convertible, when can you convert:			
What fees:			



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