



Mortgage Loan Estimate Comparison

Compare official estimates on consistent assumptions

Scenario details

Use the same property, loan amount, term, and general timing when requesting estimates.

Property address

Purchase price

Down payment

Loan amount

Loan type / term

Estimate date

Compare official Loan Estimates

Comparison item	Option A	Option B	Option C
Lender / contact			
Interest rate			
Rate locked? Until when?			
Principal and interest			
Mortgage insurance			
Taxes + insurance estimate			
Total monthly payment			
Origination charges			
Points			
Lender credits			
Cash to close			
Five-year principal paid			
Five-year interest + fees			



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Questions to resolve

- ☐ Confirm each document is an official Loan Estimate, not only a worksheet or scenario.
- ☐ Ask which assumptions differ and request an apples-to-apples revision when practical.
- ☐ Ask whether the rate can change, what a lock costs, and what could extend or invalidate the lock.
- ☐ Review prepayment penalties, balloon payments, adjustable-rate features, and mortgage-insurance rules.
- ☐ Confirm underwriting milestones and whether the lender can meet the contract timeline.
- ☐ Choose providers based on your own comparison; no provider is required by Rising Star Properties.

Questions and decision notes