Loan Estimate Comparison

Compare written offers only after the property, occupancy, loan amount, cash assumption, term, and timing match. Use the question column to identify what still needs a written answer.

COMPARISON ITEM	OPTION A	OPTION B	QUESTION TO RESOLVE
Program and term			Are these the same structure?
Loan amount and cash assumption			Are the down payment and financed amount matched?
Rate, lock, and points or credits			Is it locked, until when, and what pricing created the rate?
Projected principal and interest			Is the required payment based on the same amount and term?
Insurance or program fee			What applies, how is it paid, and how long may it continue?
Complete estimated monthly payment			Which taxes, insurance, escrow, and association assumptions are included?

Educational comparison aid only - not a quote, approval, Loan Estimate, or professional recommendation.

Review Stage 10 in the Mortgage Decision Guide

Abraham Walker, REALTOR | Samson Properties

703-539-2053 | Abraham@AskAWalker.com | AskAWalker.com

6363 Walker Lane, Ste 130, Alexandria, VA 22310

Loan Estimate Comparison

Compare written offers only after the property, occupancy, loan amount, cash assumption, term, and timing match. Use the question column to identify what still needs a written answer.

COMPARISON ITEM	OPTION A	OPTION B	QUESTION TO RESOLVE
Origination and other loan costs			Which lender-controlled charges differ and why?
Third-party services			Which services may be shopped, and are estimates matched?
Cash to close			Which deposits, credits, prepaids, and seller or builder items are included?
ARM terms, if applicable			What are the index, margin, adjustment dates, caps, floor, and maximum payment?
Early-payment and servicing terms			Do the documents show a prepayment penalty or other term to clarify?
Unanswered questions			Who controls each answer?

Educational comparison aid only - not a quote, approval, Loan Estimate, or professional recommendation.

Review Stage 10 in the Mortgage Decision Guide

Abraham Walker, REALTOR | Samson Properties
703-539-2053 | Abraham@AskAWalker.com | AskAWalker.com
6363 Walker Lane, Ste 130, Alexandria, VA 22310

Mortgage Decision Notes

Ten decisions, one question at a time

Private planning sheet - nothing is submitted

Keep this sheet private. Do not put Social Security numbers, bank credentials, full account numbers, tax returns, complete bank statements, unredacted Loan Estimates or Closing Disclosures, income records, or wire instructions on it. Do not send those items through ordinary email, text, a website form, or a scheduling question.

1. Budget - comfortable payment and costs to verify Review stage

2. Cash - down payment, closing costs, and protected reserve Review stage

3. Program - viable structures and lender questions Review stage

4. Term - preferred term and mandatory-payment boundary Review stage

5. Rate - fixed or adjustable structure and stress test Review stage

6. Pricing - points or credits and break-even horizon Review stage

7. Insurance - program rule or servicer process to verify Review stage

8. Principal - extra-payment scenario and reserve effect Review stage

9. Refinance - defined objective and recovery horizon Review stage

10. Compare - material Loan Estimate differences and next question Review stage

Question for a lender, servicer, settlement provider, or other qualified professional

References and Next Steps

These links open the relevant Ask A Walker guide stage and one focused resource. Use only what answers your current question.

Budget	Stage 1	Payment calculator
Cash	Stage 2	Down-payment scenarios
Program	Stage 3	FHA vs. conventional
Term	Stage 4	15-year vs. 30-year
Rate	Stage 5	Fixed vs. ARM
Pricing	Stage 6	Points break-even
Insurance	Stage 7	PMI removal
Principal	Stage 8	Extra-payment calculator
Refinance	Stage 9	Refinance break-even
Compare	Stage 10	CFPB Loan Estimate

Educational and professional-scope disclosure

Need help connecting this decision to a property or real-estate timeline?

Abraham can help you identify the next useful real-estate step. Loan terms, pricing, approval, and lending recommendations remain questions for a qualified lender.

Do not enter or send Social Security numbers, bank credentials, full account numbers, tax returns, complete statements, unredacted loan documents, income records, or wire instructions through Calendly, ordinary email, text, or a website form.

Schedule a 30-minute real-estate planning review

Abraham Walker, REALTOR

703-539-2053

Abraham@AskAWalker.com