

COMPARE YOUR OFFERS / 01

Loan Estimate Challenge Scorecard

ROUND 1 · Match the setup and monthly costs. Copy figures from each lender's latest Loan Estimate.

A lower rate does not automatically mean a better offer. Match the loan amount, term, type, down payment and lock period before comparing costs.

Your two offers

	Offer A	Offer B
Lender / estimate date		
Loan amount (\$)		
Loan term / type / fixed or adjustable		
Down payment (\$)		
Interest rate (%)		
APR (%) · Loan Estimate page 3		
Rate locked? / expiration date		
Monthly principal & interest (\$)		
Monthly mortgage insurance (\$)		
Monthly estimated escrow (\$)		
Costs outside escrow (\$/month)		
Estimated total monthly housing cost (\$)		

Enrique Pelayo Jr, AMP

(206) 861-5626 | epelayo@mortgagelending.us
 NMLS #131435 | Loan Factory, Inc. NMLS #320841
 Educational only; not a loan approval or credit offer.
 Revised: Sep 10, 2026 | 1/2



Related online tool

COMPARE YOUR OFFERS / 02

Loan Estimate Challenge Scorecard

ROUND 2 · Compare the upfront trade-offs. Complete totals manually; this scorecard does not calculate or select a winner.

Costs and cash needed

	Offer A	Offer B
Points (\$ and %) · included in Section A		
Total origination charges (\$) · Section A		
Lender credits (\$) · Section J		
Other loan costs (\$) · Sections B + C		
Prepays / initial escrow (\$) · F + G		
Total closing costs (\$) · Section J		
Estimated cash to close (\$) · page 2		

Do not add points twice: they are part of origination charges. Cash to close also reflects your down payment, deposits and credits. Taxes and insurance estimates are not lender savings.

Your decision, with context

My priority and expected time in this home

Differences to resolve with Enrique

Sources:

CFPB · Loan Estimate explainer

CFPB · Closing Disclosure explainer

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