

# DSCR Lender Comparison Worksheet



To systematically compare the loan offers you've received, employ our mortgage comparison template. This template is designed to help you evaluate the key aspects of each mortgage offer.

## BASIC LOAN INFORMATION

	MORTGAGE 1	MORTGAGE 2	MORTGAGE 3	MORTGAGE 4	NOTES
<b>Type of Mortgage</b> (Fixed, ARM, etc.)					
<b>Loan Term</b> (Years)					
<b>Interest Rate</b>					
<b>Annual Percentage Rate</b> (APR)					
<b>Loan-to-Value Ratio</b> (LTV)					
<b>Monthly Mortgage Payment</b>					

## DSCR SPECIFICS

<b>Minimum DSCR Ratio Required</b>					
<b>Credit Score Requirement</b>					
<b>Minimum Down Payment Required</b>					
<b>Cash Reserves Requirement</b>					
<b>Investment Experience Requirement</b>					
<b>Rental Income Assessment Method</b>					

# FEES

	MORTGAGE 1	MORTGAGE 2	MORTGAGE 3	MORTGAGE 4	NOTES
<b>Origination/ Underwriting Fee</b>					
<b>Appraisal Fee</b>					
<b>Document Preparation &amp; Recording Fees</b>					
<b>Credit Report Fee</b>					

# ARM

<b>If applicable</b>					
<b>Rate Adjustment Frequency</b>					
<b>Rate Cap Details</b>					
<b>Index for Rate Adjustment</b>					

# FLEXIBILITY & TERMS ADJUSTMENT

<b>Terms Negotiation Possibilities</b>					
<b>Prepayment Penalties</b>					
<b>Lock-in Agreement Terms</b>					
<b>Allowance of Extra Principal Payments</b>					

# CUSTOMER SERVICE ASSESSMENT

<b>Responsiveness &amp; Clarity</b>					
<b>Ongoing Support &amp; Assistance</b>					

# DIGITAL ACCESSIBILITY

	MORTGAGE 1	MORTGAGE 2	MORTGAGE 3	MORTGAGE 4	NOTES
<b>Online Application Process</b>					
<b>Digital Account Management</b>					

## ADDITIONAL CONSIDERATIONS
