

Financing comparison worksheet

Use written proposals. Compare equivalent loan amounts and assumptions. Identify estimates and confirm unknown costs.

Property / state: _____ Date: _____

Strategy / planned exit: _____

What to compare	Proposal A	Proposal B
Loan purpose and proceeds Loan amount; cash proceeds; holdbacks; financed fees		
Rate and payment Fixed / adjustable; payment; term; amortizing / interest-only		
Upfront lender charges Points and other lender fees		
SCG / broker compensation Amount, who pays, and how it is included		
Third-party costs Appraisal, title, settlement, inspections, other loan costs		
Cash needed Contribution, cash loan costs, prepaids, escrow deposits		
Reserves held separately Required reserves and your own operating buffer		
Early payoff conditions Penalty, minimum interest, exit fee, dates and triggers		
Planned holding period Months; estimated interest + fees + payoff charges		
Draw process, if applicable Holdback; reimbursement; inspections; timing; fees		
Open conditions Rent, value, title, insurance, credit, entity, seasoning		
Next action What to confirm, who owns it, and target date		

Cash needed and reserves are separate from financing cost. Confirm whether a fee is paid in cash, deducted from proceeds, or financed. This blank worksheet does not determine eligibility or provide a loan quote.