

# Loan Comparison Worksheet

*Fill in boxed areas only; shaded cells are automatically calculated.*

## Desired Home Purchase

List Price	<input type="text"/>	
% to Be Financed	<input type="text"/>	%
Amount To Be Financed	<input type="text" value="\$0.00"/>	

## Fixed-Rate Conventional Loan

Term of Loan (Yrs.)	<input type="text"/>	
Interest Rate	<input type="text"/>	%
Monthly Payment	<input type="text" value="\$0.00"/>	
Annual Cost of Loan		<input type="text" value="\$0.00"/>

## Adjustable Rate Mortgage (One-Year ARM)

Term of Loan (Yrs.)	<input type="text"/>	
Initial Interest Rate	<input type="text"/>	%
Periodic Cap	<input type="text"/>	%
Lifetime Cap	<input type="text"/>	%
1st Year Max. Monthly Payment	<input type="text" value="\$0.00"/>	
1st Year Annual Cost		<input type="text" value="\$0.00"/>
2nd Year Max. Monthly Payment	<input type="text" value="\$0.00"/>	
2nd Year Annual Cost		<input type="text" value="\$0.00"/>
3rd Year Max. Monthly Payment	<input type="text" value="\$0.00"/>	
3rd Year Annual Cost		<input type="text" value="\$0.00"/>
4th Year Max. Monthly Payment	<input type="text" value="\$0.00"/>	
4th Year Annual Cost		<input type="text" value="\$0.00"/>
5th Year Max. Monthly Payment	<input type="text" value="\$0.00"/>	
5th Year Annual Cost		<input type="text" value="\$0.00"/>

## The Bottom Line After Five Years

Cumulative Cost of the Fixed Rate Loan	<input type="text" value="\$0.00"/>
Cumulative Cost of the One-Year ARM	<input type="text" value="\$0.00"/>
Difference	<input type="text" value="\$0.00"/>