

# HOME EQUITY CREDIT LINES

## Lender Comparison

Use this form to compare rates and product terms among lenders. Ask the lender to provide the following information. If a particular lender you would like to work with does not offer the better deal, use this form to negotiate a better offer.

<b><u>Interest Rate Features:</u></b>	<b>LENDER 1</b>	<b>LENDER 2</b>	<b>LENDER 3</b>	<b>LENDER 4</b>
Initial Interest Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
• Points .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
• Other Bank Fees .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Variable Annual Percentage Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fixed Annual Percentage Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Index Used / Current Value .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount of Margin .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Frequency of Rate adjustments .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Interest Rate Caps .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b><u>Length of Plan:</u></b>				
Draw Period .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repayment Period .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b><u>Initial Fees:</u></b>				
Appraisal Fee .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Closing Costs .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Application Fee .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b><u>Repayment Terms:</u></b>				
During the Draw Period .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Interest and Principal Payments .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Interest-Only Payments .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fully Amortizing Payments .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b><u>When Draw Period Ends:</u></b>				
Balloon Payment .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Renewal Available .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Refinancing of Balance by Lender .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## HOME EQUITY LOANS

### Lender Comparison

Use this form to compare rates and product terms among lenders. Ask the lender to provide the following information. If a particular lender you would like to work with does not offer the better deal, use this form to negotiate a better offer.

<b><u>Interest Rate Features:</u></b>	<b>LENDER 1</b>	<b>LENDER 2</b>	<b>LENDER 3</b>	<b>LENDER 4</b>
Initial Interest Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
• Points .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
• Other Bank Fees .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Variable Annual Percentage Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fixed Annual Percentage Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Index Used / Current Value .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount of Margin .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Frequency of Rate adjustments .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Interest Rate Caps .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b><u>Repayment Terms:</u></b>				
Repayment Period .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Interest and Principal Payments .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Interest-Only Payments .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fully Amortizing Payments .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b><u>When Repayment Period Ends:</u></b>				
Balloon Payment .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Renewal Term .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Refinancing of Balance by Lender .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## PLACES OF INTEREST

Home Remodeling Center:	<a href="http://www.LetsRenovate.com">http://www.LetsRenovate.com</a>
Home Improvement Gallery:	<a href="http://www.SayImprove.com">http://www.SayImprove.com</a>
Home Buying / Building / Selling:	<a href="http://www.SayHomeBuy.com">http://www.SayHomeBuy.com</a>
College Planning:	<a href="http://www.OfftoCollege.com">http://www.OfftoCollege.com</a>
College Search:	<a href="http://www.SayLearning.com">http://www.SayLearning.com</a>
Other Life Events:	<a href="http://www.SayPlanning.com">http://www.SayPlanning.com</a>