Competing LE

Competitors Discount Points \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ for rate \_\_\_\_\_\_\_\_\_\_\_%

Competitors Lender Credits \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Competitors Admin Fees \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

* Will we waive ours? \_\_\_\_\_\_\_\_\_\_\_\_

Competitors Net Origination Charges \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\*compare apples to apples, if they are charging similar admin fees, we can leave ours

Goal: are we matching or beating the interest rate/ cash to close?

REV Discount Points \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ for rate \_\_\_\_\_\_\_\_\_\_\_\_\_%

Difference from Competitor to REV \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ = your lender credit!

BPS calc: Dollar amount / Total Loan Amount = Decimal Value. Move Decimal 2 places to the right.

Example: $5000 / $500,000 = 0.01 = 1.00 points or 100 BPS

Example: $897 / $250,000 = 0.003588 = .359 points or 35.9 BPS