

DSCRDeals.com

DSCR LOAN COMPARISON WORKSHEET

Compare up to three DSCR loan offers side-by-side before you commit to a lender or pay for an appraisal.

DEAL SNAPSHOT			
Property / Address		Loan Purpose	Purchase / Rate-Term / Cash-Out
Estimated Value	\$	Requested Loan	\$
Expected Monthly Rent	\$	Estimated DSCR	
Credit Score / Range		Expected Hold / Refi	_____ years

COMPARE	LENDER A	LENDER B	LENDER C
LENDER / BROKER			
Loan amount			
Interest rate			
Rate locked? Until when?			
Loan term / amortization			
Interest-only option			
Proposed LTV			
Proposed DSCR			
Credit pricing tier			
Next credit-score breakpoint			
Origination points			
Discount points			
Underwriting fee			
Processing / admin / doc fees			
Other lender-controlled fees			
TOTAL LENDER FEES (\$)			
Reserve requirement			
Estimated cash to close			
Prepayment penalty			
Penalty @ 12 / 24 / 36 months			
Cash-out seasoning			
Maximum cash-out LTV			
Appraisal cost			
AMC used?			
Appraisal transferable?			
What if value / rent comes in low?			

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ASK EVERY LENDER:

"Based on everything you know about my deal today, what could still change my rate, points, loan amount, required reserves or cash to close?"

WHAT COULD STILL CHANGE?

VARIABLE	LENDER A	LENDER B	LENDER C
Credit score / pricing tier			
Appraised value			
Market rent / final DSCR			
Property condition / type			
Investor experience			
Seasoning / ownership period			
Occupancy / lease status			
Reserves / liquidity			
Other			

FINAL COMPARISON

	LENDER A	LENDER B	LENDER C
Best feature			
Biggest drawback			
Total lender fees	\$	\$	\$
Expected exit cost			
Confidence in quoted terms	High / Med / Low	High / Med / Low	High / Med / Low

MY BEST OVERALL OFFER:

WHY:

QUESTIONS I STILL NEED ANSWERED:

Don't compare only the rate. Compare rate + points + lender fees + DSCR calculation + leverage + reserves + appraisal process + prepayment penalty + seasoning + repricing rules.

Educational worksheet only. DSCRDeals.com is not a lender or financial advisor. Loan programs, pricing, fees, appraisal policies and underwriting requirements can change and may vary by borrower, property and transaction. Verify current terms directly with the lender before making a financing decision.