Builder financing comparison

Compare the same home, down payment, term and lock period. Enter written figures from each offer; a headline incentive is only one part.

Item to compare	Builder / affiliated offer	Outside lender offer
Purchase price and upgrades	_____	_____
Down payment / loan amount	_____	_____
Note rate / APR / term	_____	_____
Points and lender fees	_____	_____
Usable credits / conditions	_____	_____
Cash needed after deposits	_____	_____
Full monthly payment	_____	_____
Temporary subsidy schedule	_____	_____
Completed-home taxes	_____	_____
Insurance / HOA / CDD	_____	_____
Lock expiry / extension cost	_____	_____

Before choosing

[ ] Confirm whether a credit requires a specific lender, title company or closing date.

[ ] Count CDD once, including any amount already in the tax estimate.

[ ] Evaluate affordability after a temporary buydown ends without assuming a refinance.

[ ] Review deposits, delays, appraisal questions and updated-document requirements.

Guide and sources: therfg.com/new-construction-home-loans/

Educational planning only. Not a quote, approval or commitment to lend. Verify current program and lender requirements for the specific borrower, property and transaction. Equal Housing Opportunity.