



Scott Sheldon NMLS 287389
 Senior Loan Officer with W.J. Bradley Mortgage
 Cell 707 217 4000
www.sonomacountymortgages.com
 Comparative Home Loan Shopping Guide

	Cat Wt	Weight	W.J.	BofA/Chase/Wells F	Broker/Banker	Credit Union/Portfolio
Customer Service	25	100				
Responsiveness		60	10	4	9	5
Advice		40	10	7	8	5
Interest Rate	25	100				
Fannie/Freddie		5	10	10	1	3
FHA		65	10	10	8	5
Pricing Credits		30	10	5	8	1
Closing Costs	25	100				
Preferred Title Co.		10	8	6	1	1
Loan Fees		50	10	8	7	5
Points		40	4	4	2	5
Features & Benefits	25	100				
Close Time -25days		20	10	5	10	1
Product Offering		70	10	8	10	6
Local Underwriting		5	10	1	1	1
Local Headquarters		5	10	1	8	10
Total		100	93.5	66.5	75.3	45.6

Final Resulting scores are shown at the bottom of each option rating each from 0-100

