Builder Incentive Comparison Worksheet

Use this worksheet to compare up to three builder homes or offers side by side. Complete a column for each option using the same categories so you can evaluate them on consistent terms.

Write the figures you already know, mark what is still an estimate, and leave blank what will only be confirmed at or near closing.

CATEGORY	BUILDER / HOME A	BUILDER / HOME B	BUILDER / HOME C
PROPERTY			
Base price	$	$	$
Lot premium	$	$	$
Structural options	$	$	$
Design upgrades	$	$	$
Total contract price	$	$	$
HOA / community fees	$	$	$
INCENTIVE			
Permanent buydown amount	$	$	$
Temporary buydown structure			
Closing-cost credit	$	$	$
Design-center credit	$	$	$
Price reduction	$	$	$
Incentive expiration / closing deadline			
FINANCING			
Lender / loan type			
Note rate / APR	% / %	% / %	% / %
Discount points	%	%	%
Monthly P&I payment	$	$	$
Mortgage insurance (if any)	$	$	$

Continued on page 2 → cash to close, conditions, and your buyer priority score

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CASH TO CLOSE, CONDITIONS, AND YOUR PRIORITY SCORE

CATEGORY	BUILDER / HOME A	BUILDER / HOME B	BUILDER / HOME C
CASH TO CLOSE			
Down payment	$	$	$
Closing costs (estimated)	$	$	$
Builder credit applied	($)	($)	($)
Est. total cash to close	$	$	$
CONDITIONS			
Preferred lender required?	Y / N	Y / N	Y / N
Inventory home required?	Y / N	Y / N	Y / N
Representation confirmed?	Y / N	Y / N	Y / N
BUYER PRIORITY SCORE (1–5)			
Lowest monthly payment	/ 5	/ 5	/ 5
Lowest cash to close	/ 5	/ 5	/ 5
Lowest purchase price	/ 5	/ 5	/ 5
Best desired upgrades	/ 5	/ 5	/ 5
Best timeline / overall fit	/ 5	/ 5	/ 5

This worksheet is educational and is not a substitute for a Loan Estimate, Closing Disclosure, builder contract, mortgage advice, legal advice, appraisal, inspection, or individualized financial guidance. Incentive terms, eligibility, and closing dates are set by the builder and lender in writing. Compare the same rows on screen at ClearlySold.com.

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