LOAN-PITCH PRO

Free sample pitch sheet

The pages a loan officer can put in front of a client to show where they are today, and where a new plan could take them, in plain numbers.

1 Debt Summary with estimated interest

2 Your Plan: payment options side by side

3 Benefit Worksheet (2 pages)

4 Paying the home off sooner, and the effective interest rate

5 Six ways to present the numbers, plus a quick walk-through

Sample data Every name, number and license on these pages is made up.

Where your client is today

Every bill from the credit report, with balance, payment and estimated monthly interest.

YOUR LOGO HERE

Debt Summary

Jordan Taylor

CREDITOR	BALANCE	MONTHLY PAYMENT	EST. MONTHLY INTEREST
SAMPLE MORTGAGE	$285,000.00	$1,880.00	$801.56
SAMPLE LOAN A	$41,500.00	$450.00	$411.54
SAMPLE AUTO LOAN A	$32,800.00	$690.00	$215.93
SAMPLE CARD A	$22,400.00	$540.00	$410.67
SAMPLE CARD B	$16,900.00	$820.00	$309.83
SAMPLE CARD C	$9,200.00	$270.00	$168.67
SAMPLE CARD D	$7,600.00	$210.00	$139.33
SAMPLE AUTO LOAN B	$5,500.00	$175.00	$40.79
SAMPLE LOAN B	$2,100.00	$480.00	$24.33
SUM	$423,000.00	$5,515.00	$2,522.65
Paid off with the new loan	$413,300.00	$4,825.00	$2,358.99

Balances and payments as listed on your credit report.

As of Nov 16, 2026, 8:48 PM PT.

Alex Sample | Mortgage Loan Originator | NMLS #000000
Sample Lending Co. | NMLS ID 000000
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EQUAL HOUSING OPPORTUNITY

Your Plan

Three loan lengths side by side: the new payment, the monthly savings and the cash.

YOUR LOGO HERE

Your Plan

Prepared for Jordan Taylor
Compare your options side by side

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

You currently spend

$5,515 / month

8 bills being paid off (2 with your cash)

15 YEAR	20 YEAR	30 YEAR
$4,411	**$3,944**	**$3,508**
180 P&I payments of $3,751.07	**240 P&I payments of $3,283.66**	**360 P&I payments of $2,848.10**
Includes estimated taxes & insurance.	Includes estimated taxes & insurance.	Includes estimated taxes & insurance.
Save $1,104/mo	**Save $1,571/mo**	**Save $2,007/mo**
$13,248 saved per year	**$18,852** saved per year	**$24,084** saved per year
With +$400/mo extra: **$4,811/mo total**, paid off in about 12.8 years, Pay it off 2 yrs 2 mo sooner, Effective interest rate: 5.119%	With +$400/mo extra: **$4,344/mo total**, paid off in about 16.2 years, Pay it off 3 yrs 10 mo sooner, Effective interest rate: 5.146%	With +$400/mo extra: **$3,908/mo total**, paid off in about 21.4 years, Pay it off 8 yrs 7 mo sooner, Effective interest rate: 4.718%
Principal & interest **$3,751.07**	Principal & interest **$3,283.66**	Principal & interest **$2,848.10**
Property taxes **$520.00**	Property taxes **$520.00**	Property taxes **$520.00**
Homeowners insurance **$140.00**	Homeowners insurance **$140.00**	Homeowners insurance **$140.00**
Total monthly payment **$4,411.07**	Total monthly payment **$3,943.66**	Total monthly payment **$3,508.10**
Loan paid in full in 15 years	**Loan paid in full in 20 years**	**Loan paid in full in 30 years**

+ $25,000 CASH
to you, with any option · $15,300 left after paying 2 bills with it

New loan: $444,800 fixed-rate loan · 15-yr term; 20-yr term; 30-yr term.
"You currently spend" and the monthly savings include the $690/mo in payments on the 2 debts you can pay off with your cash ($9,700 of your $25,000 cash back), assuming you use your cash to pay them in full. That is your choice; if you keep them, those payments continue.
Extra payment examples assume the additional amount is applied to principal each month; the lender does not require extra payments. Actual payoff depends on timing and amounts.
As of Nov 16, 2026, 8:48 PM PT.

Not a Loan Estimate, loan approval, or rate lock. Not an offer to lend; you may not qualify.

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Illustrative estimate only. This is not a Loan Estimate, loan approval, commitment to lend, or rate lock. Estimates as of Nov 16, 2026, 8:48 PM PT assume a fixed-rate loan with a loan amount of $444,800. "Monthly savings" compares the total minimum monthly payments on the debts listed ($5,515.00, as listed on your credit report) to the estimated new payment including taxes and insurance, which can change. This new loan replaces your existing first mortgage, and the consolidated debts will be secured by your home. If you do not make payments, you could lose your home. Paying off shorter-term debts with a longer loan secured by your home can increase the total interest you pay, even when the monthly payment is lower. Rates, terms, and programs are subject to change without notice and subject to credit approval, underwriting guidelines, and property eligibility/appraisal. Not all applicants will qualify. Equal Housing Lender.

Benefit Worksheet, page 1

Today vs. the new payment, what gets paid off, and money in their pocket.

YOUR LOGO HERE

Your Loan Benefit Worksheet

Prepared for Jordan Taylor

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

YOU PAY TODAY	YOUR NEW PAYMENT
$5,515 /mo	**$3,508 /mo**
Mortgage + 6 bills, plus 2 you pay with cash	One new loan payment

Shown with the 30 Year term. Other terms: 15 Year $4,411/mo · 20 Year $3,944/mo

You save $2,007 every month

That's $120,420 over 5 years

Includes $690/mo from debts paid with your cash (listed below)

ALL YOUR DEBT $423,000



Paid off with the new loan	$413,300
Paid with your cash back	$9,700

WHAT GETS PAID OFF

CREDITOR	BALANCE	PAYMENT
SAMPLE MORTGAGE	$285,000	$1,880.00
SAMPLE LOAN A	$41,500	$450.00
SAMPLE AUTO LOAN A	$32,800	$690.00
SAMPLE CARD A	$22,400	$540.00
SAMPLE CARD B	$16,900	$820.00
SAMPLE CARD C	$9,200	$270.00
SAMPLE AUTO LOAN B	$5,500	$175.00
Total paid off	**$413,300**	**$4,825**

Estimates only. Please see page 2 for important details.

Benefit Worksheet, page 2

What they can do with it.

YOUR LOGO HERE

Your Loan Benefit Worksheet (continued)

Prepared for Jordan Taylor

IF YOU CHOOSE TO USE YOUR CASH TO PAY THESE OFF

CREDITOR	BALANCE	PAYMENT
SAMPLE CARD D	$7,600	$210.00
SAMPLE LOAN B	$2,100	$480.00
Total	$9,700	$690
Cash left after (from $25,000 cash back)		$15,300

MORE MONEY IN YOUR POCKET

Cash back (estimate) **$25,000**

Pay it off 8 years 7 months sooner

Adding $400 extra each month to your 30-year loan

Standard 30-year schedule

30 years | paid off 2056

If you add $400 a month

21 years, 5 months | paid off 2048 — **8 yrs 7 mo sooner**

Effective interest rate: 4.718%

Extra payments are optional. The effective interest rate reflects paying the extra amount each month; your interest rate and APR do not change.

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New loan: $444,800 fixed-rate loan · 15-yr term; 20-yr term; 30-yr term.

Extra payment examples assume the additional amount is applied to principal each month; the lender does not require extra payments. Actual payoff depends on timing and amounts.

Cash back is an estimate only.

"You pay today" and the monthly savings include the $690/mo in payments on the 2 debts you can pay off with your cash ($9,700 of your $25,000 cash back), assuming you use your cash to pay them in full. That is your choice; if you keep them, those payments continue.

The "over 5 years" figure multiplies the estimated monthly savings by 60 and assumes those savings continue; it is an illustration, not a guarantee.

This worksheet is an illustration based on the figures entered. It is not a Loan Estimate, offer, or approval, and your actual payment may be different.

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Paying the home off sooner

A $400 extra monthly payment: how much sooner, and the effective interest rate.

YOUR LOGO HERE

Extra Payment Plan

Prepared for Jordan Taylor

How extra monthly payments could shorten your loan

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

Pay it off 8 years 7 months sooner

Adding $400 extra each month to your 30-year loan

Standard 30-year schedule

30 years | paid off 2056

If you add $400 a month

21 years, 5 months | paid off 2048 **8 yrs 7 mo sooner**

Effective interest rate: 4.718%

Extra payments are optional.

Effective interest rate with extra payments. An estimate: it reflects paying the extra amount each month. Your interest rate and APR do not change.

New loan: $444,800 fixed-rate loan · 15-yr term; 20-yr term; 30-yr term.
Extra payment examples assume the additional amount is applied to principal each month; the lender does not require extra payments. Actual payoff depends on timing and amounts.
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EQUAL HOUSING OPPORTUNITY

Multiple ways to present the numbers

Same client, same numbers. One click switches the view so you can show it the way each client understands best.

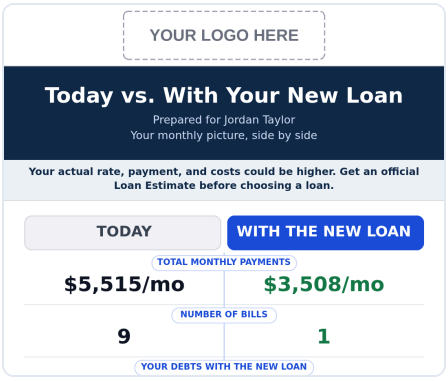
T-chart | Benefit worksheet | Loan options | **Debt table** | Payoff plan

One-pager (15 Year) PDF only | One-pager (20 Year) PDF only | One-pager (30 Year) PDF only



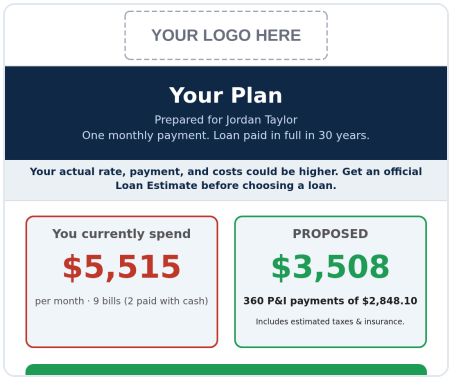
Loan options

Every term side by side: new payment, monthly savings, cash.



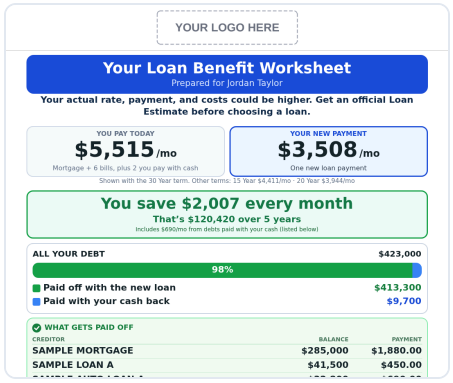
T-chart

Today vs. with the new loan, in two simple columns.



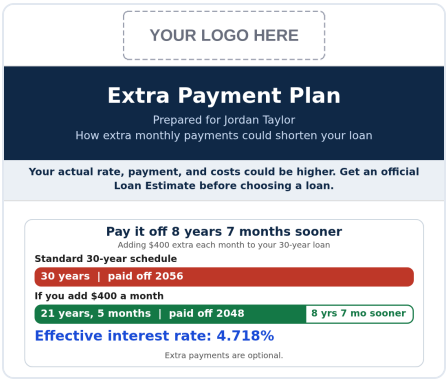
One-pager

One term on one page, with the full payment breakdown.



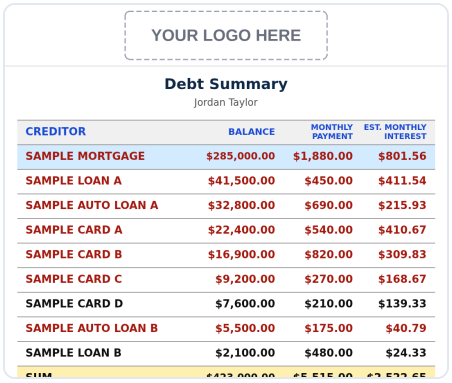
Benefit Worksheet

What they pay today, the new payment, and money in their pocket.



Payoff Plan

How much sooner the home is paid off, and the effective interest rate.



Debt Summary

Every bill from the credit report, with estimated interest.

How to walk a client through it: start with the Debt Summary (where they are today), show the new monthly number, then what they keep each month and how much sooner the home could be paid off. Finish with: *"Which matters most to you?"* Every figure is an estimate; use your own disclosures.

LOAN-PITCH PRO

Want sheets like these for your own clients?

Paste the debts from the credit report, enter the loan, and Loan-Pitch Pro builds every page with your logo and NMLS info in a few minutes.

loanpitchpro.com

Free during beta. No card required.

This pack uses sample data only. Loan-Pitch Pro is software; it is not a lender, broker or bank and does not make loans or offer credit.