ILLUSTRATIVE EXAMPLE — the contractors, quotes and figures in this report are made up to show the format. It is not a real job and not a real quote.

QuoteLens

COMPARISON REPORT · QL-2026-014

QuoteLens comparison report

Prepared for Dana

PROJECT	Water heater replacement — 50-gallon gas, replaced in the same location
DATE PREPARED	30 October 2026
DOCUMENTS RECEIVED	**Estimate A — Halstead Plumbing & Drain**, received 27 October 2026. One page, five priced lines, sent as a photo of a handwritten estimate. **Estimate B — Cornerstone Mechanical**, received 28 October 2026. Three pages, itemised, with a terms section and an expiry date.
WHAT WE DID	We read the documents you sent and set out, line by line, what each quote does and does not cover, what the differences are worth, and what neither quote addresses. We did not visit your home, contact either contractor, check any figure against a going rate, or test any claim made in the quotes. Every figure below is copied from the documents as written.

AT A GLANCE

LOWEST TOTAL

$2,180

Estimate A · Halstead Plumbing & Drain

MOST COMPLETE SCOPE

Estimate B · Cornerstone Mechanical

Nine priced lines against five. It names the work Estimate A leaves to you.

What the cheaper quote costs once its gaps are filled

PRICED BY ESTIMATE B, ABSENT FROM ESTIMATE A	AT B'S RATE
Permit and final inspection	$185
Expansion tank	$165
New shutoff valve and supply lines	$140
Removal and disposal of the old unit	$120
Drain pan and drain line	$110
Added to Estimate A's total	**$720**

$2,180 + $720 = $2,900

against $3,180 for Estimate B.

Two differences are deliberately left out of this sum. Estimate B prices $90 of code items that Estimate A does not mention at all, and Estimate A allows $210 more for materials than Estimate B does. Adding every difference one way would overstate the gap and the other way would understate it. Both are shown in the table.

The cheaper quote is not the more complete one, and the $1,000 headline gap is not $1,000 of margin. At the other contractor's rates, the work Estimate A leaves out comes to $720, so what is left over is $280 of genuinely different work and equipment. Both figures are in the table, and neither quote is wrong: they are answering different questions.

THE COMPARISON

Line by line, exactly as each quote states it

Both quotes are for the same job: replacing the same 50-gallon gas water heater, in the same place, in the same week. They do not describe the same work. The unshaded rows are where they agree; everything else is where the difference sits.

Stated on the quote

Covered only by reuse

Not mentioned — the quote is silent

Not included — the quote says so

Figures are as quoted, before tax, and are not independently verified.

LINE ITEM	ESTIMATE A **Halstead Plumbing & Drain**	ESTIMATE B **Cornerstone Mechanical**	WHY IT MATTERS / CHECK THIS
EQUIPMENT			
Make and model	**Rheem Performance Platinum** 50-gallon, natural gas. No model number or serial number on the quote.	**A.O. Smith ProLine XE** 50-gallon, natural gas. Model number also not stated.	The suffix on a model number is what fixes the warranty tier and the venting setup. Neither quote gives one, and it is the first thing to ask for on both.

LINE ITEM	ESTIMATE A **Halstead Plumbing & Drain**	ESTIMATE B **Cornerstone Mechanical**	WHY IT MATTERS / CHECK THIS
Capacity and efficiency	**50 US gal** 40,000 BTU. 0.64 UEF.	**50 US gal** 40,000 BTU. 0.70 UEF.	Same size, different efficiency. The gap is real; what it would save you depends on your gas rate and how much hot water you use, and neither quote knows either number.
Equipment price	**$1,020**	**$1,280**	The same job with a different unit in it. Read this next to the efficiency row, not on its own.
INSTALLATION AND LABOUR			
Labour	**$760** One technician, about four hours.	**$900** Two technicians, about six hours.	One person for four hours is a fair description of a straightforward swap, and also of a rushed one. Worth asking what happens if it runs longer.
Materials and connections	**$400** Flex connectors, fittings, sealant.	**$190** Rigid gas connector, new flue transition.	This is the one line where the cheaper quote is the bigger number, and it is why the gap between the two totals is not simply missing work.
Flue and venting	BY REUSE **Reuses existing flue** No mention of inspecting it first.	**New flue transition** Rated for the new unit.	Reusing a flue without checking it is where a cheap water-heater job turns into a callback. Worth confirming the flue is inspected before it is reused.
ANCILLARY PARTS			
Expansion tank	NOT MENTIONED The quote has five lines and does not list an expansion tank either way.	**$165** Two-gallon tank, installed.	Closed plumbing systems generally need one. Worth confirming whether yours already has one before treating this as a missing item.
Drain pan and drain line	NOT MENTIONED Not on the quote and not ruled out either.	**$110** Pan piped to the existing floor drain.	It matters most if the heater sits above a finished floor or in a closet with no drain. A failed tank with no pan is a floor.
Shutoff valve and supply lines	BY REUSE **Reuses existing valve and lines** No new valve or supply lines priced.	**$140** New valve, braided supply lines.	Reusing a valve that has sat on a water line for twenty years is the most common way a fixed price becomes a change order.
Code items and miscellaneous	NOT MENTIONED Nothing on the quote goes beyond the five lines above.	**$90** Sediment trap, minor code corrections.	Small, but this is the line that tells you the contractor looked at the installation rather than only at the tank.
PERMITS AND DISPOSAL			
Permit and final inspection	NOT MENTIONED Nothing on the quote mentions a permit or an inspection.	**$185** Permit and final inspection.	Whether a water-heater swap needs a permit depends on your city. Worth confirming who files it, and who is responsible if it is never filed.
Removal and disposal of the old unit	NOT INCLUDED The quote states the old tank is left on site for the homeowner.	**$120** Tank drained first, then hauled away.	Getting a full 50-gallon tank out of a basement is not a job to do yourself. If it is left on site, it is yours to arrange.

LINE ITEM	ESTIMATE A Halstead Plumbing & Drain	ESTIMATE B Cornerstone Mechanical	WHY IT MATTERS / CHECK THIS
WARRANTY			
Parts (manufacturer)	**6 years** Tank only, as stated on the quote.	**6 years** Tank only, as stated on the quote.	Identical on both documents. Note that it covers the tank, not the whole installation.
Labour	**90 days** The contractor's own labour warranty.	**1 year** The contractor's own labour warranty.	On a water heater, most leaks show up in the first few months. A 90-day labour term covers less of that window than a year does.
What voids the warranty	NOT MENTIONED Neither the 90-day term nor its conditions are described.	NOT MENTIONED The twelve-month term is stated without conditions.	Whether a missed annual service, or work done by someone else, ends the labour term is worth having in writing before you sign.
PAYMENT AND TERMS			
Price validity and expiry	NOT MENTIONED No expiry date anywhere on the page.	**Expiry date in terms section** The date is on page three of the quote.	An expiring price is normal. A price with no stated validity is worth pinning down before you plan a date around it.
Deposit and payment schedule	NOT MENTIONED No deposit, schedule or payment terms.	NOT MENTIONED Terms section covers the price, not the payment schedule.	Neither document says what is due when. A large deposit paid before the unit arrives is the thing worth avoiding.
Start date and duration	NOT MENTIONED No date and no duration.	NOT MENTIONED Labour is priced in hours, but no start date is given.	Neither says when they can start. If the current heater is failing, the wait matters as much as the price does.
Total, before tax	**$2,180** 5 priced lines	**$3,180** 9 priced lines	Tax is not shown on either quote. Both assume the new unit goes back where the old one was and that the existing venting can be reused. Neither contractor has opened anything up to check.
FINANCING AS QUOTED			
Monthly payment offered	**$95 / month** No term, rate or cash price stated. $2,180 ÷ $95 ≈ 23 months — the shortest the term could be; interest makes it longer.	**$105 / month** No term, rate or cash price stated. $3,180 ÷ $105 ≈ 30 months — the shortest the term could be; interest makes it longer.	A payment is not a price. Neither quote states a term, a rate or a cash price, so the two payments cannot be compared on their own.

A monthly payment on its own tells you neither the cash price nor how long you'll be paying — ask both contractors for the cash price and the term in months before you compare them.

WHERE THE QUOTES DIFFER

What one quote prices and the other doesn't

Biggest first, at the rate the quote that prices it has quoted. These are the numbers behind the at-a-glance arithmetic.

$210
ESTIMATE A HIGHER

Materials allowance

Estimate A allows $400 for connectors, fittings and sealant. Estimate B allows $190.

It narrows the real gap a little, and it is the reason the sum above is not simply every difference between the two documents.

$185 ESTIMATE B ONLY	**Permit and final inspection** Priced by Cornerstone. Nothing on Halstead's quote mentions a permit. If a permit is needed, it is a real cost either way. If Estimate A excludes it, $2,180 is not the whole price.
$165 ESTIMATE B ONLY	**Expansion tank** Two-gallon tank, installed. Closed systems generally need one. If yours does not have one, this is not optional work.
$140 ESTIMATE B ONLY	**New shutoff valve and supply lines** Estimate A reuses the valve and lines already there. The difference between a fixed price and a maybe. An old valve that will not close is a same-day extra.
$120 ESTIMATE B ONLY	**Removal and disposal of the old unit** Estimate A leaves the old tank on site for the homeowner. Somebody still has to move it. Price a haul-away before you assume the cheap quote is cheap.
$110 ESTIMATE B ONLY	**Drain pan and drain line** Pan piped to the existing floor drain. Cheap insurance against a tank failure over a finished floor.
$90 ESTIMATE B ONLY	**Code items and miscellaneous** Sediment trap and minor code corrections. Small, but it shows the installer looked at the whole installation rather than only the tank.

WHAT NEITHER QUOTE MENTIONS

The gaps that are the same on every document

These are not differences between the quotes. They are questions no document answers, and they are worth settling before anything is signed.

- **Whether the price holds if the job turns out harder than described**
  Neither quote says who absorbs the cost if the old unit is stuck, the fittings are rusted, or the closet is tighter than it looked. This is the single most common way a quoted price grows after the work starts.
- **Who makes good afterwards**
  Neither document mentions patching the wall, cleaning up, or what happens to the old vent hole. Worth agreeing before the van arrives, not after.
- **Lead time on the unit**
  Neither quote says whether the equipment is in stock or on order. A three-week wait is a different decision from a three-day one.
- **What the contractor needs from you on the day**
  Access to the closet, the water turned off, the area cleared. Neither quote says, and both assume the space is ready when they arrive.

BEFORE YOU SIGN

Questions to ask each contractor

Each question points at something that contractor's own document leaves open. Put them in writing; the answers are what you compare next.

Ask Halstead Plumbing & Drain about Estimate A

Five questions on the gaps in this document.

1. Your quote has no permit or inspection line. Will you file the permit and attend the inspection, and what would adding that cost?
   Points at: no permit or inspection anywhere on the quote.
2. The quote says the old tank is left on site for me. Will you haul it away instead, and for how much?
   Points at: removal and disposal left to the homeowner.
3. There is no expansion tank or drain pan on the quote. Does my setup already have both, and if not, will you include them?
   Points at: no expansion tank and no drain pan line.
4. Will you price a new shutoff valve and supply lines rather than reusing the ones that are there?
   Points at: the quote reuses the existing valve and lines.
5. What exactly does the 90-day labour warranty cover, and what voids it?
   Points at: a 90-day labour term with no stated conditions.

Ask Cornerstone Mechanical about Estimate B

Five questions on the gaps in this document.

1. Which exact model number is the $1,280 unit, and is it the one that carries the 6-year tank warranty you quoted?
   Points at: an equipment line with no model number.
2. The labour line assumes two technicians for six hours. Is that fixed, or does the price move if the job runs longer?
   Points at: labour priced as an estimate of hours rather than a fixed price.
3. You include a new flue transition. Does that include inspecting the existing flue first, and what happens if it needs replacing?
   Points at: a new transition, but nothing about the flue behind it.
4. Is the permit price fixed, and do you attend the final inspection or just file the paperwork?
   Points at: permit and inspection priced together on one line.
5. What voids the twelve-month labour warranty?
   Points at: a labour term with no stated conditions.

OUR READ

The trade-off you are actually choosing between

The lowest price is Estimate A at $2,180. The most complete scope is Estimate B at $3,180. The headline gap is $1,000, and it is not $1,000 of margin: priced at Cornerstone's own rates, the five items Halstead leaves out come to $720, so comparable work is roughly $2,900 against $3,180.

The remaining $280 buys a higher-efficiency unit, 0.70 UEF against 0.64, and a twelve-month labour warranty instead of ninety days. We have not put a dollar figure on the efficiency difference, because that depends on your gas rate and how much hot water you use. Anyone quoting you a savings number without those two facts is guessing.

WHAT WE JUDGED "VALUE" ON

Covered work, compared at one set of rates rather than at face value; the warranty terms each contractor actually put in writing; and whether the price is likely to hold once the work starts. Not on reputation, not on how long either firm has been trading, and not on the efficiency claim above.

The trade-off comes down to your house, not to the quotes. If the plumbing is in decent shape and the heater sits on a concrete floor with a drain, Estimate A plus a permit and a haul-away may be all you need, and it may still come out cheaper. If it sits over a finished floor, or the shutoff valve is old, Estimate A is the quote most likely to grow once work starts. Neither quote is wrong. They are answering different questions, and only one of them says so out loud. This is not a judgement about which contractor does better work. We have not seen either of them work, and nothing in their paperwork tells us.

What this report is, and what it is not

1. This report is based only on the documents you provided and what they state. It is not an inspection of your home and not a substitute for a qualified professional's assessment.
2. It does not certify, rank or vouch for any contractor's quality, licensing, insurance or workmanship. We have not checked any of those, and nothing here should be read as doing so.
3. It does not guarantee savings. Figures are as quoted and have not been independently verified.
4. Where this report says a quote “should” contain something, that is a suggestion worth confirming, not a code or legal requirement. Requirements vary by town and by job.
5. Prepared 30 October 2026. Superseded if any quote changes, or if a contractor revises their figures.

Illustrative example: the contractors, quotes and figures in this document are made up to show the format. This is not a real job and not a real quote.