

Name(s): \_\_\_\_\_

Enter the Monthly amount and the form will auto-calculate.

**Income**

		<b>Monthly</b>	<b>Annual</b>
Gross Salary	Principal(proposed)	\$	\$ -
	Spouse	\$	\$
Other Recurring Income	Rental	\$	\$
	Interest	\$	\$
	Dividends/Draw from Business	\$	\$
	Other Income*	\$	\$
<b>Total Income</b>		\$	\$

**Expenses**

Mortgage Payments	Residence: PITI P&I	\$	\$
	Residence: HELOC / 2nd Mortgage	\$	\$
	Rental/other property: PITI P&I	\$	\$
Rent Expense	Residence or Apartment	\$	\$
Residence Expenses	HOA, Lawn, Pool, Etc.	\$	\$
Auto Loans	ALL	\$	\$
Installment Loans	ALL	\$	\$
Revolving Credit	3% of all balances	\$	\$
Utilities	Power/Phone/Cable/ISP	\$	\$
Insurances	Health/Life/Auto/Other	\$	\$
Food	Estimate	\$	\$
Clothing	Estimate	\$	\$
Medical Expenses	3-year Average	\$	\$
Auto Related Expenses	Estimate: Fuel, Insurance, Maintenace	\$	\$
Income Taxes	3-Year Average	\$	\$
Property Taxes	If not included above	\$	\$
Alimony/Child Support	If Applicable	\$	\$
Child Care	If Applicable	\$	\$
Miscellaneous	5% of Total Income	\$	\$
Other Expenses		\$	\$
Other Expenses		\$	\$
<b>Total Expenses</b>		\$	\$
<b>Net Discretionary Income</b>		\$	\$
<b>Coverage Ratio (Income/Expenses)</b>			

Principal Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Spouse Signature: \_\_\_\_\_ Date: \_\_\_\_\_