

Name(s): _____

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

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

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, Maintenance		\$
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			\$
Total Expenses		\$	\$
Net Discretionary Income		\$	\$
Coverage Ratio (Income/Expenses)			

Principal Signature: _____ Date: _____

Spouse Signature: _____ Date: _____