

DEBT SERVICE RATIO WORKSHEET

Bank Use Only

BORROWER

GROSS MONTHLY INCOME:

_____ \$ _____

CO-BORROWER

GROSS MONTHLY INCOME:

_____ \$ _____

Total Gross income:

\$ _____

THIS REQUEST: PRINCIPAL & INTEREST

\$ _____

IF MORTGAGE.....TAXES

INSURANCE

TOTAL

\$ _____

DEBT SERVICE RATIO THIS REQUEST _____%

OTHER MONTHLY OBLIGATIONS:

RENT/MORTGAGE WITH TAXES & INSURANCE

\$ _____

AUTOMOBILE PAYMENT

CREDIT CARDS (TOTAL MINIMUM)

OTHER LOAN PAYMENTS

STUDENT LOANS

CHILD SUPPORT / SEPARATE MAINTENANCE

JOB RELATED EXPENSES (CHILD CARE, DUES)

Total monthly:

\$ _____

TOTAL DSR: BEFORE THIS REQUEST: _____% WITH THIS REQUEST: _____%

OFFICER INITIALS: _____