



DEBT TO INCOME RATIO CALCULATION	
MONTHLY DEBT PAYMENTS	
Monthly mortgage payment (include property taxes and insurance) or rent	\$
Monthly home equity line of credit or loan payment	\$
Monthly car payments	\$
Monthly revolving credit payments (furniture, appliance loans, etc.)	\$
Monthly student loan payments	\$
Monthly minimum credit card payments	\$
Other monthly loan amounts	\$
Monthly child support payments	\$
TOTAL MONTHLY DEBT PAYMENTS	\$
MONTHLY INCOME	
Monthly Gross (before taxes) pay	\$
Annual bonuses and overtime, divided by 12	\$
Other annual income, divided by 12	\$
TOTAL MONTHLY INCOME	\$
DEBT TO INCOME RATIO	
Total Monthly Debt Payments Divided by Total Monthly Income = Debt to Income Ratio	%

Mortgage Services

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