

INCOME AND DEBT WORKSHEET

While this is not a required form, providing the information below will assist us in preparing initial disclosures and allow for quicker processing. This is not regulatory interpretation or legal advice.

Borrower Name:

Loan Number

Borrower 1 Income	\$ _____	Attach Income Calculation Worksheet (If not using income worksheet page 2)
Borrower 2 Income	\$ _____	Attach Income Calculation Worksheet (If not using income worksheet page 2)
Self Employed Income	\$ _____	Attach Income Calculation Worksheet
Rental Income	\$ _____	Attach Income Calculation Worksheet
Other Income	\$ _____	Attach Income Calculation Worksheet
Total Qualifying Income	\$ _____	

Primary Residence Monthly Payment

Supporting Documentation

Primary P.I.	\$ _____	_____	Front Ratio
2nd Mtg/HELOC	\$ _____	_____	_____ %
Taxes	\$ _____	_____	
Insurance	\$ _____	_____	Back Ratio
HOA/Flood/MI	\$ _____	_____	_____ %
Primary PITI	\$ _____		

Additional Debt

Debts	\$ _____	Total Monthly Debt from the final AUS/Credit Report/1003 (Excluding Primary PITI)
Rental Loss	\$ _____	Attach Income Calculation Worksheet
Total Additional Debt	\$ _____	

Total Monthly Debt	\$ _____
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Borrower 1 Credit Report

Borrower 2 Credit Report

Credit Report Date Used to Calculate the Total Monthly Debt	_____	_____
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Debts Not Listed on the Credit Report	Payment	Supporting Documentation
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____

Debts Being Excluded from the DTI	Payment	Supporting Documentation
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
Total	\$ _____	

Notes

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Borrower Name: _____ **Loan Number:** _____

<u>Borrower #1</u>	<u>Monthly Earnings</u>		<u>Qualifying Income</u>
	<u>Base Pay Rate</u>	<u>Income Calculations</u>	
Social Security Base Income	\$ _____	_____	\$ _____
Paid Weekly	\$ _____	_____	\$ _____
Paid Bi-weekly	\$ _____	_____	\$ _____
Paid Semi-Monthly	\$ _____	_____	\$ _____
Paid Monthly	\$ _____	_____	\$ _____
Annual Pay	\$ _____	_____	\$ _____
Hourly	\$ _____	_____	\$ _____
Other	\$ _____	_____	\$ _____

Notes: _____

<u>Borrower #1</u>	<u>Variable Income</u>			<u>Qualifying Income</u>	<u>Enter # Months to Average</u>
	<u>YTD</u>	<u>Year</u>	<u>Year</u>		
Base	\$ _____	\$ _____	\$ _____	\$ _____	_____
W2 Income	\$ _____	\$ _____	\$ _____	\$ _____	_____
Bonus Income	\$ _____	\$ _____	\$ _____	\$ _____	_____
Commission	\$ _____	\$ _____	\$ _____	\$ _____	_____
Overtime	\$ _____	\$ _____	\$ _____	\$ _____	_____
Total; base,bonus,commission, & ot	\$ _____	\$ _____	\$ _____	\$ _____	_____
Non-Taxable Income	\$ _____	\$ _____	\$ _____	\$ _____	_____
2106 Expenses	\$ _____	\$ _____	\$ _____	\$ _____	_____
Other Income	\$ _____	\$ _____	\$ _____	\$ _____	_____
Other Income	\$ _____	\$ _____	\$ _____	\$ _____	_____
Other Income	\$ _____	\$ _____	\$ _____	\$ _____	_____

Borrower #1 Total Qualifying Income \$ _____

<u>Borrower #2</u>	<u>Monthly Earnings</u>		<u>Qualifying Income</u>
	<u>Base Pay</u>	<u>Income Calculations</u>	
Social Security Base Income	\$ _____	_____	\$ _____
Paid Weekly	\$ _____	_____	\$ _____
Paid Bi-weekly	\$ _____	_____	\$ _____
Paid Semi-Monthly	\$ _____	_____	\$ _____
Paid Monthly	\$ _____	_____	\$ _____
Annual Pay	\$ _____	_____	\$ _____
Hourly	\$ _____	_____	\$ _____
Other	\$ _____	_____	\$ _____

Notes: _____

<u>Borrower #2</u>	<u>Variable Income</u>			<u>Qualifying Income</u>	<u>Enter # Months to Average</u>
	<u>YTD</u>	<u>Year</u>	<u>Year</u>		
Base	\$ _____	\$ _____	\$ _____	\$ _____	_____
W2 Income	\$ _____	\$ _____	\$ _____	\$ _____	_____
Bonus Income	\$ _____	\$ _____	\$ _____	\$ _____	_____
Commission	\$ _____	\$ _____	\$ _____	\$ _____	_____
Overtime	\$ _____	\$ _____	\$ _____	\$ _____	_____
Total; base,bonus,commission, & ot	\$ _____	\$ _____	\$ _____	\$ _____	_____
Non-Taxable Income	\$ _____	\$ _____	\$ _____	\$ _____	_____
2106 Expenses	\$ _____	\$ _____	\$ _____	\$ _____	_____
Other Income	\$ _____	\$ _____	\$ _____	\$ _____	_____
Other Income	\$ _____	\$ _____	\$ _____	\$ _____	_____
Other Income	\$ _____	\$ _____	\$ _____	\$ _____	_____

Borrower #2 Total Qualifying Income \$ _____