

Monthly Homebuyer Housing Debt Worksheet

Buyer Name:
Property:
Lender:
Closing Date:

A. First Mortgage Monthly Payment (P & I)	
B. Other Housing Debt (association fees, etc.)	
C. Property Taxes (monthly)	
D. Property Insurance (monthly)	
E. Other (please detail)	
F. Total Monthly Housing Debt (A-E)	
G. Income of Purchasing Household (monthly)	
H. Housing Debt to Income Ratio (F / G)	
I. Total Monthly Expenses	
J. Total Debt (F + I)	
K. Total Debt / Income Ratio (J / G)	