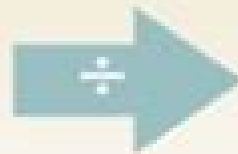


Calculating Debt-to-Income (DTI) Ratio

Recurring Monthly Debts

Minimum monthly credit card payments	\$250
Monthly car payment	\$550
Monthly payments on a personal loan	\$250
Estimated monthly mortgage payment	\$1,200
Any other recurring debts you have	\$75
Total monthly debt	\$2,325



Gross Monthly Income

Amount of money the borrower earns each month, before taxes

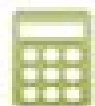
\$7,000



Debt-to-Income Ratio

The borrower's back-end DTI ratio, including mortgage

33%



The Math: $2,325 \text{ (debt)} \div 7,000 \text{ (gross income)} = 0.33$, or 33%

Home Mortgage Income Guidelines

L Reisser



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