

IMPORTANCE OF

Debt To Income Ratio



1. Credit and debt to income ratios are two of the most crucial elements in mortgage qualification.
2. Credit is significant since it demonstrates your payment history and fiscal responsibility to lenders.
3. The debt-to-income ratio is crucial. This is so that lenders can ensure that borrowers have the means to pay back their mortgage.
4. All loan programs have a maximum debt to income ratio cap.
5. There is no upper limit on the debt to income ratio for approved or qualified borrowers under VA Loans.
6. An automated underwriting system calculates DTI for VA loans.

How Mortgage Underwriters Calculate Debt To Income Ratios

- Take the sum of all monthly debt payments that report on credit bureaus
- Add proposed new housing payment (PITI)
- Take all monthly debt payments including the new proposed PITI and divide it by borrowers monthly gross income
- The resulting figure is the borrower's debt to income ratio



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Fha Automated Underwriting Guidelines

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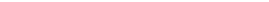
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