

INCOME

- 1) Gross MONTHLY income of Applicant 1..... \$ _____
Gross MONTHLY income of Applicant 2..... \$ _____
2) Net take home pay of Applicant 1..... \$ _____
Net take home pay of Applicant 2..... \$ _____
3) Other (specify)..... \$ _____

MONTHLY EXPENDITURES

4) SHELTER

- 1st Mortgage (including taxes) or Rent.. \$ _____
2nd Mortgage..... \$ _____
Maintenance & repairs to Property \$ _____
Insurance..... \$ _____
Utilities..... \$ _____

5) TRANSPORTATION

- Car license..... \$ _____
Car Insurance..... \$ _____
Car - Operating Costs..... \$ _____
Public Transportation..... \$ _____

6) LIVING EXPENSES

- Food..... \$ _____
Clothing..... \$ _____
Medical & Dental \$ _____
Life/Home/Other Insurance..... \$ _____
Entertainment, Social & Recreation..... \$ _____
Cell Phone..... \$ _____

7) MONTHLY PAYMENTS

- For Car..... \$ _____
For Furniture..... \$ _____
Other (specify)..... \$ _____
Other (specify)..... \$ _____
For Monthly Savings (ie. Bonds)..... \$ _____

ASSETS

- Savings..... \$ _____
Car..... \$ _____
Furniture..... \$ _____
Real Estate..... \$ _____
Other (specify)..... \$ _____

LIABILITIES

- Loan..... \$ _____
Loan..... \$ _____
Line of Credit..... \$ _____
Mortgage..... \$ _____
Vehicle(s)..... \$ _____
Other (specify)..... \$ _____

8) TOTAL Net Monthly Income \$ _____
(add items 2 & 3)

9) TOTAL Monthly Commitments \$ _____
(add items 4, 5, 6 & 7)

10) **BALANCE** \$ _____
(subtract line 9 from line 8)