

Front-end ratio = 28%

Back-end ratio = 36%

Gross monthly income \$ _____ \$ _____

Multiplied by _____ 0.72 _____ 0.64

$(1-0.28) = 0.72$

$(1-0.36) = 0.64$

Equals Subtotal A \$ _____ \$ _____

Mortgage payment \$ _____ \$ _____

Real estate taxes + \$ _____ + \$ _____

Homeowners insurance + \$ _____ + \$ _____

Auto loan(s) + \$ _____

Student loan(s) + \$ _____

Home equity line of credit + \$ _____

Credit-card debt + \$ _____

Other debt + \$ _____

Equals Subtotal B \$ _____ = \$ _____

Net difference A minus B \$ _____ = \$ _____