

Conventional Mortgage Qualification Worksheet

Income	Annual Income	Monthly Income
Salary or wages	\$65,000.00	\$5,416.67
Other salary or wages		
Rental income		
Investment income	\$250.00	\$20.83
Additional income		
Total Income	\$65,250.00	\$5,437.50

Long-Term Debts	Monthly Debt	Annual Debt
Car loan payments	\$250.00	\$3,000.00
Credit card payments	\$200.00	\$2,400.00
Other loan payment		
Other loan payment		
Total Debts	\$450.00	\$5,400.00

First Qualifying Number	
	\$65,250.00
x 0.28 =	\$18,270.00
/ 12 =	\$1,522.50
Second Qualifying Number	
	\$65,250.00
x 0.36 =	\$23,490.00
/ 12 =	\$1,957.50

Qualifying

The first qualifying number (above right) calculates your maximum monthly payment, assuming you have no long-term debt. It is computed by multiplying your total income by your housing cost ratio and dividing the result by 12. The second qualifying number takes into account your monthly debt payments, applying your total debt service ratio. Mortgage companies usually qualify you for monthly payments that are no higher than the lesser of the two results. By default, this worksheet assumes a housing cost ratio of 0.28 and a total debt service ratio of 0.36, which are standards often used for conventional mortgages. If different ratios apply in your case, change the values in the cells below.

Housing cost ratio	0.28
Total debt service ratio	0.36
You may qualify for monthly payments of	\$1,507.50

Loan Amount

The table below calculates the amount of a loan you might qualify for with the monthly payment shown above. Depending on the circumstances, some or all of the following will be true:

- In all cases, your monthly payment will include principal and interest payments.
- In most cases, it will include a monthly escrow deposit to cover taxes and mortgage insurance, if any. In some cases, homeowner's insurance is also included in this calculation.
- If you are buying a condominium or co-op unit, the monthly payment figure may also include your homeowner's dues and/or maintenance fees. You will need to estimate these monthly costs and type them into the appropriate cells below.

Important: This worksheet provides a rough estimate for

Total monthly payment allowed	\$1,507.50
Estimated monthly escrow payment	\$100.00

Math Worksheet Mortgage Rates Best

Lauren Gardner



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