

# Mortgage Datasheet

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Prepared for:

<b>Property</b>	Address		PSMLA #	
<b>Information</b>	Price	0	Taxes	2400
			Dues	72
<b>Loan</b>	Type	CONV	n (years)	30
			Interest ra	7.5
			Paymen	t

<b>Income</b>	Base Salaries	50000	<b>Financial Obligatio</b> (monthly)	Credit cards	250
	Bonuses	2000		Auto loans	135
	Overtime	0		Bank loans	0
	Other	0		Installment debt	58
	Total gross annual inco	52000		Other	0
	Total gross monthly inc	4333		Total monthly obligati	443

<b>Property Expenses</b>		Annual	Monthly
	Property Taxes	2400	200
	Hazard insurance	0	0
	Homeowners Association Dues	72	6
	Mortgage Insurance Premium	0	0
	Total Property Expenses	2472	206

<b>Mortgage Qualification</b> (the lower of these two methods determines maximum loan available)	<b>Income to Housing Expenses Ratio Metho</b>	Total monthly income	4333
		Qualifying ratio	0.28
		Housing spending limit	1213
		less property expenses	-206
		Amount available for mortgage payment	1007
		Maximum mortgage available	144066
	<b>Income to Total Debt Obligations Ratio Meth</b>	Total monthly income	4333
		Qualifying Ratio	0.36
		Monthly total debt limit	1560
		less monthly loan obligations	443
		Amount available for housing expense	1117
		less property expenses	-206
		Amount available for mortgage payment	911
		Maximum mortgage available	130289

<b>Maximum loan available</b>	130289
<b>Down payment</b>	0
<b>Estimated buyers closing costs</b>	3538
<b>Maximum amount available for home purchase</b>	\$126,751

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	Appraisal fee	400
	Loan fee	1% 1303
	Discount points	0

<b>Estimated buyers closing costs</b>	<b>Fees</b>	Credit Report	<b>80</b>
		Tax registration	<b>70</b>
		Recording fees	<b>30</b>
		Escrow fee	<b>0</b>
		Other fees	<b>0</b>
	<b>Insurance</b>	Title insurance	<b>0</b>
		Hazard insurance (14 mo)	<b>0</b>
		Mortgage insurance	<b>0</b>
		Mortgage insurance reserve (2 mo)	<b>0</b>
		Flood insurance	<b>0</b>
		Other insurance	<b>0</b>
	<b>Prorations</b>	Tax proration (6 mo)	<b>1200</b>
		Interest proration (15 days)	<b>455</b>
		Other prorations	<b>0</b>
	<b>Total closing costs</b>		<b>3538</b>

**Notes**

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