

**Troy Towers Buyer pre-qualification as of:** \_\_\_\_\_  
(Date)

Column #:	D	E	F
Buyer #1:			
Buyer #2:			
Apt. #:		<b>Housing debt to income ratio:</b>	<< D25 ÷ F60
# of Shares:		<b>Total debt to income ratio:</b>	<< D45 ÷ F60
		<b>Liquid Assets Surplus / (Deficit)</b>	<< Enter F77

Please enter information in only the un-shaded (white) fields above and below...

PROJECTED HOUSING COSTS				ROW #:
<b>**For the new property only**</b>				11
Purchase price				12
Percent Down Payment				13
\$ Amount of Down Pymt.				14
Interest Rate				15
Loan Amt				16
# of shares:				17
<b>MONTHLY HOUSING EXPENSES</b>				18
Monthly Loan payment				19
Taxes	(n/a)			20
Monthly Maintenance Fee + \$37.50 Cable TV contract				21
Optional Monthly Garage Parking (\$150.00)				22
Est. Homeowners' Insurance (\$50-\$100)				23
<b>TOTAL MONTHLY HOUSING DEBT</b>				24
				25
<b>OTHER DEBT</b>				26
<i>Please include anything that currently shows up on your credit report along with any other legal obligations including child support, alimony, judgments, taxes/mortgages/insurance/leases on any other property in your name that you plan to keep*</i>				27
<i>(*EVEN IF IT'S BEING PAID FOR BY A RELATIVE, FRIEND, PARTNER OR EMPLOYER)</i>				28
<b>MONTHLY MINIMUM REQUIRED PAYMENTS</b>				29
	<b>Buyer #1</b>	<b>Buyer #2</b>		30
Personal Loans				31
Car Loans/Leases				32
Co-signed loans for child, friend, parents, etc.				33
Student Loans (include deferred)				34
Any Child Support/Alimony				35
Other owned property (1) Mortgage + Taxes + Insurance				36
Other owned property (2) Mortgage + Taxes + Insurance				37
Other leased property you will keep				38
Total Credit Card monthly payments				39
Other				40
				41
				42
				43
<b>TOTAL OTHER DEBT</b>				44
<b>Total Housing + Other Debt</b>				45
				46
<b>DOCUMENTABLE INCOME</b>				47
<i>(Incl. salary, bonus, commissions, self-employed, Social Security, disability, retirement, trust income, child support, alimony, etc.)</i>				48
	<b>ANNUAL</b>	<b>ANNUAL</b>	<b>TOTAL MONTHLY</b>	49
<i>(State Adjusted Gross as would appear on Tax Return)</i>	<i>Buyer #1</i>	<i>Buyer #2</i>	<i>(Combined)</i>	50
Base Income (Current Salary)				51
Bonus (2 yr. Average)				52
Commissions (2 yr. Average)				53
Self-employment (2 yr. Average)				54
Investment/Interest/Dividends (2 yr. Average)				55
Income from rental property				56
Other				57
				58
				59
<b>TOTAL INCOME</b>				60

**To Calculate:**  
Write in your figures from the below indicated Column # /Row #.

<< D25 ÷ F60  
<< D45 ÷ F60  
<< Enter F77  
  
<< (Obtain from your lender, or search "Mortgage Calculator" online)  
<< (Obtain from apartment flyer)  
<< (Add rows 20 through 24)

<< (Add rows 32 through 43)

<< (Add D25 + D44 + E44)

<< (Add Column D + E , divide by 12)

<< (Add Column D + E , divide by 12)

<< (Add Column D + E , divide by 12)

<< (Add Column D + E , divide by 12)

<< (Add Column D + E , divide by 12)

<< (Add Column D + E , divide by 12)

<< (Add Column D + E , divide by 12)

<< (Add Column D + E , divide by 12)

<< (Add Column D + E , divide by 12)

<< (Add rows 51 through 59)

				<b>61</b>	
<b>LIQUID ASSETS (Non-Retirement)</b>				<b>62</b>	
<i>(Checking, Savings, Brokerage accounts)</i>				<b>63</b>	
	<i>Buyer #1</i>	<i>Buyer #2</i>	<b>TOTAL (Combined)</b>	<b>64</b>	
Checking				<b>65</b>	<< (Add Column D + E)
Checking				<b>66</b>	<< (Add Column D + E)
Savings				<b>67</b>	<< (Add Column D + E)
Savings				<b>68</b>	<< (Add Column D + E)
Brokerage				<b>69</b>	<< (Add Column D + E)
Other				<b>70</b>	<< (Add Column D + E)
				<b>71</b>	<< (Add Column D + E)
<b>TOTAL NON-RETIREMENT ASSETS</b>				<b>72</b>	<< (Add rows 65 through 71)
Cash Down Payment:				<b>73</b>	<< Enter D15
Est. closing costs:				<b>74</b>	<< (Roughly, \$3,000 + 1% of any loan)
Post-Closing Liquid Assets Required:				<b>76</b>	<< (Multiply D25 x 12)
<b>Total Liquid Assets Required to Close:</b>				<b>77</b>	<< (Add rows 73 through 75)
<b>Applicant's Total Post-Closing Liquid Assets:</b>				<b>78</b>	<< (Subtract Row 76 from 72)
				<b>79</b>	
<b>DEFERRED/RETIREMENT ASSETS</b>				<b>80</b>	
	<i>Buyer #1</i>	<i>Buyer #2</i>	<b>TOTAL (Combined)</b>	<b>81</b>	
IRA				<b>82</b>	<< (Add Column D + E)
401K				<b>83</b>	<< (Add Column D + E)
Other				<b>84</b>	<< (Add Column D + E)
				<b>85</b>	<< (Add Column D + E)
				<b>86</b>	<< (Add Column D + E)
				<b>87</b>	<< (Add Column D + E)
<b>TOTAL DEFERRED/RETIREMENT ASSETS</b>				<b>88</b>	<< (Add rows 82 through 87)