



		<i>Proposed purchase price:</i>	
Buyer #1:		Housing debt to income ratio:	
Buyer #2:		Total debt to income ratio:	
Apt. #:		<i>Post-Closing Liquid Assets required:</i>	
# of Shares:		<i>Post-Closing Liquid Assets available:</i>	
43.18		<i>Liquid Assets Surplus / (Deficit)</i>	

To Calculate:

- << Total Monthly Housing Debt / Total Monthly Income
- << Total Housing + Other debt / Total Mo. Income
- << Monthly Housing x 12
- << Liq. Assets - Down Pymt - Closing Costs
- << Post-Closing Liq. Assets - Requirement

PROJECTED HOUSING COSTS		
<i>**For the new property only**</i>		
Purchase price		
Percent Down Payment		<< Minimum 20%
\$ Down Pymt.		
Interest Rate		<< Confer with Lender
Loan Amt		
# of shares:		<< not necessary
	MONTHLY HOUSING EXPENSES	(ANNUAL)
Monthly Loan payment		https://www.mortgagecalculator.org/
Taxes		<< n/a
Maintenance/Association fees + Internet/Cable TV Contract:		<< From Listing
Optional Monthly Garage Parking (\$150.00)		
Est. Homeowners' Insurance (\$50-\$100)		
TOTAL MONTHLY HOUSING DEBT		

OTHER DEBT		
<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>		
<i>(*EVEN IF IT'S BEING PAID FOR BY A RELATIVE, FRIEND, PARTNER OR EMPLOYER*)</i>		
	MONTHLY MINIMUM REQUIRED PAYMENTS	(ANNUAL)
<i>(Note: you may overwrite any of the descriptions below as appropriate)</i>		
Personal Loans		
Car Loans/Leases		
Total Credit Card Monthly Minimum Payments		<< MINIMUM pymts; not optional
Student Loans (include deferred)		<< MINIMUM pymts; not optional
Co-signed loans for child, friend, parents, etc.		<< MINIMUM pymts; not optional
Other owned properties - Mortgage+Taxes+HOA+ Insurance		
Any Child Support/Alimony		
Other leased property you will keep		<< Properties you rent for yourself
Other		
TOTAL OTHER DEBT		
Total Housing + Other Debt		

DOCUMENTABLE PRE-TAX INCOME			
<i>(Include salary, bonus, commissions, self-employed, Social Security, disability, retirement, trust income, child support, alimony, etc.)</i>			
<i>(Note: you may overwrite any of the descriptions below as appropriate)</i>	ANNUAL	ANNUAL	(TOTAL MONTHLY)
<i>(For self-employed, use Adjusted Gross as appears on last Tax Return)</i>			
Base Guaranteed Income (Current Salary)			
Bonus (2 yr. Average)			
Commissions (2 yr. Average)			
Self-employment (2 yr. Average)			
Investment/Interest/Dividends (2 yr. Average)			
Pension			
Retirement, Social Security			
IRA			
TOTAL INCOME			

LIQUID ASSETS (Non-Retirement)

(Checking, Savings, Brokerage accounts)

<< This includes all immediately convertible to cash, i.e., not property

(Note: you may overwrite any of the descriptions below as appropriate)

TOTAL

Checking

Checking

Savings

Savings

Brokerage

401K self-loan

Parents "gift"

TOTAL NON-RETIREMENT ASSETS

Cash Down Payment:

Est. closing costs:

Post-Closing Liquid Assets Required:

Total Liquid Assets Required for Closing:

Applicant's Total Post-Closing Liquid Assets:

<< TBD, but rough est = Price x 1% + \$2500

DEFERRED/RETIREMENT ASSETS

TOTAL

IRA

401K

Other

TOTAL DEFERRED/RETIREMENT ASSETS