

Habitat for Humanity: Community Impact Fund Program (ROUND 5)



MONTHLY HOMEBUYER HOUSING DEBT WORKSHEET

Borrower: _____ Co-Borrower: _____

Address: _____ City: _____ Zip Code: _____

A. First Mortgage Monthly Payment (P + I)	
B. Other Monthly Housing Debt (if any association fees, etc.)	
C. Property Taxes (monthly)	
D. Property Insurance (monthly)	
E. Other (describe)	
F. Total Monthly Housing Debt (A through E)	\$ 0.00
G. Monthly Income of Purchasing Household	
H. Housing Debt to Income Ratio (F / G) (Front-End Ratio)	0%
I. Total Non-Housing Monthly Debt Payments	
J. Total Debt (F + I)	\$ 0.00
K. Total Debt / Income Ratio (J / G) (Back-End Ratio)	0%

Housing Debt Ratio = 0% / 0%

(Note: Front-End Ratio must not be below 20% and not exceed 30%. Back-End Ratio must not exceed 43%.)