

PART E: MONTHLY INCOME

	DESCRIPTION (MONTHLY)	Borrower	Co-Borrower	TOTAL
1	Gross Salary Wages			
2	Overtime Wages			
3	Commissions (how often paid)			
4	Bonuses (when paid)			
5	Social Security			
6	Disability (short term or long term)			
7	Other Income (interest, rental, etc.)			
8	Alimony**			
9	Child Support**			
10	TOTAL MONTHLY INCOME (add lines 1-9)			
11	Less: Federal, FICA, and State Income Tax			
12	Other Deductions (401k, etc.)			
13	TOTAL DEDUCTIONS (add lines 11 & 12)			
14	NET PERSONAL INCOME (line 10 minus line 13)			

** Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying the mortgage.

PART F: MONTHLY EXPENSES

	DESCRIPTION (MONTHLY)	MONTHLY PMT	BALANCE DUE	# of MOS. DELINQUENT
1	Primary Home Mortgage (including taxes & insurance)			
2	Taxes on primary home (if not included in #1)			
3	Insurance on primary home (if not included in #1)			
4	Rent Payment (if owner not occupying subject property)			
5	Maintenance on primary home			
6	Other Mortgages			
7	Automobile Loan(s)			
8	Other Loans			
9	Credit Cards (minimum payment)			
10	Alimony			
11	Child Support			
12	Child Care			
13	Utilities (water, electricity, gas, etc.)			
14	Telephone			
15	Insurance (automobile, health, & life)			
16	Medical expenses (uninsured)			
17	Car expenses (gas, maintenance, parking)			
18	Groceries and Toiletries			
19	Dry Cleaning and Clothing			
20	Spending Money			
21	Cable TV			
22	Entertainment (hobbies, dinner, movies, etc.)			
23	Vacations			
24	School Tuition			
25	HOA Fees			
26	Dependent Care			
27	Other Monthly Expenses*			
	*Explain:			
28	TOTAL PERSONAL EXPENSES (add lines 1-27)			