

ABC Credit Union

DEBT RATIO CALCULATOR

Name of Applicant

Loan Number

Purpose:

Gross Annual Income: Annual

Primary Income

Secondary Income

Other Income 1 -

Other Income 2 -

Total Gross Annual Income -

Monthly Housing Costs: Monthly

Mortgage Payment(s) -

Taxes -

Utilities

Children's Educational Expenses

Rent -

Total Monthly Housing Expense -

Other Liabilities Total O/S Pymt

Cr. Card 1 - Outstanding Balance @5% - -

Credit Card 2 - - -

Credit Card 3 - - -

Credit Card 4 - - -

Credit Card 5- - -

Line of Credit O/S Balances @3% - -

Other Liabilities & monthly payments

Total Other Liabilities -

Anticipated Car Loan Payments -

Total Expenses -

	Actual Calculation	Credit Union Policy	Compliance	Action Taken
Gross Debt Service ratio	#DIV/0!	28%	#DIV/0!	#DIV/0!
Total Debt Service Ratio	#DIV/0!	35%	#DIV/0!	#DIV/0!

I/we confirm that this Loan is in compliance with my Credit Union

Bylaw's in terms of GDS and TDS.

General Manager/Treasurer _____