

## Exhibit A Income And Debt Worksheet

Loan Number

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Borrower 1 Income	\$
Borrower 2 Income	\$
Borrower 3 Income	\$
Borrower 4 Income	\$
Self Employed Income	\$
Rental Income	\$
Other Income	\$
<b>Total Qualifying Income</b>	<b>\$</b>

Attach 1008  
Attach 1084  
Attach 1003  
Attach AUS

**Primary Residence Monthly Payment**

**Supporting Documentation**

Primary P.I.	\$
2nd Mtg/HELOC	\$
Taxes	\$
Insurance	\$
HOA	\$
Flood	\$
MI	\$
Primary PITI	\$

<b>Front Ratio</b>	%
<b>Back Ratio</b>	%

**Additional Debt**

Debts	\$
Rental Loss	\$
<b>Total Additional Debt</b>	<b>\$</b>

Total Monthly Debt from the final AUS/Credit Report/1003 (Excluding Primary PITI)  
Attach 1084's to support

<b>Total Monthly Debt</b>	<b>\$</b>
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Non-Owner / Subject Property Calculations	\$
Rental Calculations	\$
Rents Used - Net Income/ Loss	\$
Subject Property Purchase Date	\$

Attach 1008/1003  
Attach 1084

Borrower 1 Credit Report Ref #    Borrower 2 Credit Report Ref #

<b>Credit Report Date Used to Calculate the Total Monthly Debt</b>		
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Debts Not Listed on the Credit Report Tradeline/ Account #	Payment	Supporting Documentation
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	

Debts Excluded from the DTI Tradeline/ Account #	Payment	Supporting Documentation
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
<b>Total</b>	<b>\$</b>	

**Notes**

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## Exhibit A Income

**Borrower Name**

**Loan Number**

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<u>Borrower #1</u>	<u>Monthly Earnings</u>		<u>Qualifying Income</u>
	<u>Base Pay Rate</u>	<u>Income Calculations</u>	
Paid Weekly/ Bi-weekly	\$		\$
Paid Bi-weekly/ Semi Monthly	\$		\$
Paid Semi-Monthly/ Monthly	\$		\$
Paid Monthly/ Annual	\$		\$
Annual Pay	\$		\$
Hourly	\$		\$
Other	\$		\$

Comments:

<u>Borrower #1</u>	<u>Variable Income</u>			<u>Qualifying Income</u>	<u>Enter # Months to Average</u>
	<u>YTD</u>	<u>Year</u>	<u>Year</u>		
Base	\$	\$	\$	\$	
W2 Income	\$	\$	\$	\$	
Bonus Income	\$	\$	\$	\$	
Commission > 25% Yes / No	\$	\$	\$	\$	
Overtime	\$	\$	\$	\$	
Total; base,bonus,commission, & ot	\$	\$	\$	\$	
Non-Taxable Income	\$	\$	\$	\$	
2106 Expenses	\$	\$	\$	\$	
Social Security	\$	\$	\$	\$	
*Other Income [ ]	\$	\$	\$	\$	
*Other Income [ ]	\$	\$	\$	\$	
*Other Income [ ]	\$	\$	\$	\$	
<b>Borrower #1 Total Qualifying Income</b>				<b>\$</b>	

<u>Borrower #2</u>	<u>Monthly Earnings</u>		<u>Qualifying Income</u>
	<u>Base Pay</u>	<u>Income Calculations</u>	
Paid Weekly/ Bi-weekly	\$		\$
Paid Bi-weekly/ Semi-Monthly	\$		\$
Paid Semi-Monthly/ Monthly	\$		\$
Paid Monthly/Annual	\$		\$
Annual Pay	\$		\$
Hourly	\$		\$
Other	\$		\$

Comments:

<u>Borrower #2</u>	<u>Variable Income</u>			<u>Qualifying Income</u>	<u>Enter # Months to Average</u>
	<u>YTD</u>	<u>Year</u>	<u>Year</u>		
Base	\$	\$	\$	\$	
W2 Income	\$	\$	\$	\$	
Bonus Income	\$	\$	\$	\$	
Commission > 25% Yes / No	\$	\$	\$	\$	
Overtime	\$	\$	\$	\$	
Total; base,bonus,commission, & ot	\$	\$	\$	\$	
Non-Taxable Income	\$	\$	\$	\$	
2106 Expenses	\$	\$	\$	\$	
Social Security	\$	\$	\$	\$	
*Other Income [ ]	\$	\$	\$	\$	
*Other Income [ ]	\$	\$	\$	\$	
*Other Income [ ]	\$	\$	\$	\$	
<b>Borrower #2 Total Qualifying Income</b>				<b>\$</b>	

\* Other income may include Retirement/Pension/Annuity/Child Support/Foster Care, etc. Please indicate source next to "Other Income".

