



Loan # 1: 565432
 Client Name: John Doe-Test
 Address: 10 main st, Hollywood, FL. 330212

Monthly Expense Worksheet

	Primary Borrower	Co-Borrower	Sub-total Expense
1st Mortgage Payment	\$5,678.00	—	\$5,678.00
H.O.A Fees		—	
Taxes	\$456.00	—	\$456.00
Insurance	\$432.00	—	\$432.00
Mortgage Insurance		—	
Credit Cards	\$125.00		\$125.00
Auto Loans	\$450.00		\$450.00
Unsecured Loans			
Student Loans/Tuition			
Alimony/Child Support			
Child/Dependent/Elderly Care			
Insurance (Auto, health, life)	\$150.00		\$150.00
Groceries	\$300.00		\$300.00
Car Expenses (gas, maint.)	\$200.00		\$200.00
Doctor/Medical Bills			
Entertainment	\$200.00		\$200.00
Other			
Other Mortgages /REO			
Utilities			
Cable TV/Satellite	\$50.00		\$50.00
Electricity	\$75.00		\$75.00
Natural Gas/Oil			
Telephone/Cell			
Water/Sewer	\$50.00		\$50.00
Internet			
Other			
TOTAL Household Expenses	\$8,166.00		\$8,166.00

Total Balance			
Total Credit Card Balance(s)	\$8,500.00		\$8,500.00
Total Auto Loan Balance(s)	\$14,000.00		\$14,000.00
Total Unsecured Loan Balance(s)			
REO Mortgage Balance(s)			
Total Student Loan Balance(s)			



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Monthly Income Worksheet

Employment	Borrower	Co-Borrower	
Position	Engineer		
Type			
Employment Income	Borrower	Co-Borrower	Sub-total Income
Gross Monthly Income	\$8,500.00		\$8,500.00
Commission/Bonus			
Overtime			
Tips			
Less: Federal and State Tax, FICA	\$950.00		\$950.00
Less: Other Deductions (401K, etc.)	\$450.00		\$450.00
Net Monthly Income	\$7,100.00		\$7,100.00
Other Income Sources	Borrower	Co-Borrower	Sub-total Income
Social Security:			
Pension/Retirement:			
Disability:			
Child Support/Alimony:			
Rental:			
Earned Interest:			
Room Rental:			
Monthly Income (2nd Job):			
Son/Daughter:			
Parents:			
Unemployment:			
Other:			
Food Stamps/Welfare:			
TOTAL Net Household Income	\$7,100.00		\$7,100.00

Current Monthly Disposable Income

TOTAL Joint Household Income	-	TOTAL Joint Household Expenses	=	Disposable Income
\$7,100.00	-	\$8,166.00	=	\$-1,066.00