

Financial Worksheet

Household Budget

Borrower Name: _____
1stM Account No. _____
2ndM Account No. _____
Subject Property Address: _____

Monthly Take Home Income	Borrower	CoBorrower
Business Draw		
Salary or Wages 1		
Salary or Wages 2		
Social Security		
Pension/Retirement		
Interest on Accounts		
Alimony / Child Support		
Rent Subject Property		
Other Real Estate Owned Rent 1		
Other Real Estate Owned Rent 2		
Other Real Estate Owned Rent 3		
Other Real Estate Owned Rent 4		
Investment Dividends		
Unemployment/ Food Stamps		
Other Income		
Other Income		
Total Take Home Income		

I certify that the financial information stated above is true and is an accurate statement of my financial condition.

 Borrower Date

 CoBorrower Date

Monthly Living Expenses

Monthly Living Expenses (NOT including REO expenses)

Item	Borrower	CoBorrower
Alimony / Child Support (outgoing)		
Auto Gas and Repair		
Auto Insurance		
Cable TV/ Satellite Fees		
Charitable Contributions		
Child Care		
Childrens' Activities		
Clothing Maintenance (Laundry/Dry cleaning)		
Clothing Purchases		
Food (In-home / Groceries)		
Food (Out of home - Lunch, Dining)		
Health and Dental Insurance		
Household items		
Internet Access (AOL,MSN, DSL)		
Life and Disability Insurance		
Memberships (Health club etc.)		
Personal Care (Grooming, Haircuts)		
Prescriptions		
Rent (if you are presently renting an apartment/house)		
Security Services (Alarm)		
Subscriptions (Newspaper, Magazines)		
Telephone (Home, Cell, Pager)		
Tuition and School Supplies		
Other Expenses		
Other Expenses		
Other Expenses		
Total Monthly Living Expenses		

Unsecured Debt (non-collateralized credit debt)

Unsecured Debt (non-collateralized credit debt)

The definition of collateral is: security pledged for the payment of a loan. Unsecured debt is credit you have obtained based on a promise to pay only. A credit card is a good example of an unsecured debt. An automobile loan is collateralized, the automobile is the security for the loan, the same as real estate, these are secured by an asset.

Credit Cards Unsecured Debt Creditor	Monthly Payment		Balance	
	Borrower	Co-Borrower	Borrower	Co-Borrower
Credit Card 1				
Credit Card 2				
Credit Card 3				
Credit Card 4				
Credit Card 5				
Credit Card 6				
Credit Card 7				
Credit Card 8				
Credit Card 9				
Credit Card 10				
Credit Card 11				
Credit Card 12				
Credit Card 13				
Credit Card 14				
Credit Card 15				
Credit Card 16				
Total				

Other Unsecured Debt (non-collateralize	Monthly Payment		Balances	
	Borrower	CoBorrower	Borrower	CoBorrower
Personal Loan 1				
Personal Loan 2				
Personal Loan 3				
Personal Loan 4				
Medical Bill Payment 1				
Student Loan 1				
Student Loans 2				
Other Unsecured Debt 1				
Other Unsecured Debt 2				
Total Unsecured Debt				

**Secured Debt (collateralized credit debt)
and Monthly REO Expenses**

Secured Debt (collateralized credit debt)

The definition of collateral is: security pledged for the payment of a loan. Unsecured debt is a credit you have obtained based on a promise to pay only. A credit card is a good example of an unsecured debt. An automobile loan is collateralized, the automobile is the security for the loan, the same as real estate, these are secured by an asset.

Secured Debts (collateralized credit)	Monthly Payment		Balances	
	Borrower	CoBorrower	Borrower	CoBorrower
1stMortgage: Subject Property				
2ndMortgage: Subject Property				
1stM: Other Real Estate Owned 1				
2ndM: Other Real Estate Owned 1				
1stM: Other Real Estate Owned 2				
2ndM: Other Real Estate Owned 2				
1stM: Other Real Estate Owned 3				
2ndM: Other Real Estate Owned 3				
1stM: Other Real Estate Owned 4				
2ndM: Other Real Estate Owned 4				
Auto loan 1				
Auto loan 2				
Auto loan 3				
Boat loan				
Other Loans				
Other Loans				
Total Secured Debt				

Monthly Real Estate Owned (REO) Expenses

	Subject Property	Other REO 1	Other REO 2	Other REO 3	Other REO 4
Electric Bill					
Gas and Oil Bill					
Homeowner Association (HOA)/Condo fees					
Homeowners (Hazard)/ Renters Insurance					
Property Services --Lawn Care					
Property Services --Pool					
Real Estate Property Taxes (Monthly)					
Security Services (Alarm)					
Termite Bond					
Trash Disposal					
Water					
Other Expenses					
Other Expenses					
Total Monthly Expense					

Assets + Real Estate Owned

Assets + REO Estimate of Value	Borrower	CoBorrower
Subject Property		
Other Real Estate Owned 1		
Other Real Estate Owned 2		
Other Real Estate Owned 3		
Other Real Estate Owned 4		
Automobile 1		
Automobile 2		
Automobile 3		
Boat		
Checking Accounts		
Savings Accounts		
IRA/Keoch Accounts		
401k/ESOP Accounts		
Stocks/Bonds/CDs		
Other Investment		
Total		