

Income and Expenses Document

Date: _____

Borrower's Names: _____

Subject Property address: _____

Income Statement:

Income Source (all figures are net after taxes)	Borrower	Co-Borrower	Combined
Employment Income (W2)			
Commissions (1099)			
Overtime			
Bonuses			
Tips			
Earned Interest/Notes			
Dividends/Interest			
Rental (Rooms/Units on Property)			
Social Security Income			
Pension/Retirement			
Disability Income			
Child Support/Alimony			
Unemployment Income			
Rental Property Income			
Other 1 (Specify)			
Other 2 (Specify)			
TOTAL HOUSEHOLD INCOME			

Expense Statement:

Monthly Expenses	Monthly Payments	Creditor/Bank/Service
Rent or Mortgage Payment		
Credit Card Monthly Payments		
Car Loan Payment(s)		
Car Insurance Payment(s)		
Dependent Care Expenses		
Spousal Support/Alimony		
Child Support		
Medical Expenses		
Medical/Dental Insurance Payments		
Life Insurance Payments		
Cell Phone Bill		
Home Phone Bill		
Electricity Bill		
Water/Trash/Sewer Bills		
Gas Company Bill		
Food Expense		
Transportation/Gas Expenses		
Cable/Satellite Bill		
Internet Access Expenses		
Clothing Expenses		

Disposable Income Calculation

TOTAL Household Income	-	TOTAL Household Expenses	=	Disposable Income
\$	-	\$	=	\$

I agree that the financial information provided above is an accurate statement of my financial status. I understand and acknowledge that any action taken by the lender of my mortgage loan on my behalf will be made in strict reliance on the financial information provided. My signature below grants the mortgagee the authority to confirm the information I have disclosed in this financial statement, to verify that it is accurate by ordering a credit report and to contact my real estate agent and/or credit counseling services representative if applicable. Discussions and negotiations of a possible foreclosure alternative to foreclosure will not constitute a waiver of or defense to my lender's right to commence or continue and foreclosure or other collection action and an alternative to foreclosure will be provided only if any agreement has been approved by my lender. I may be required to provide additional information.

Signature of Borrower

Date

Signature of Co-Borrower

Date