

Private Banking Mortgage Expanded DTI Asset Worksheet

Income - Monthly gross income	\$ (6,362)
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Mortgage Amount	\$ 325,000
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Total monthly Debt:

Total monthly debt before new Mortgage	\$ 8,525
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PITI	3,432
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Total monthly Debt (includes new Mortgage PITI)	\$ 11,957
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Debt to income (computed)	-188%
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Maximum DTI	50%
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Additional assets to qualify for DTI difference:

Required monthly income	\$ 23,914
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Actual monthly income	(6,362)
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Additional required income	\$ 30,276
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Required unencumbered assets:

Required additional assets (for DTI)	\$ 1,816,560
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Minimum asset requirement for Mortgage	500,000
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Total assets required	\$ 2,316,560
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4.5% Sample Rate + est on T & I

*actual (as computed)
per guidelines*

6361

*5 years of additional income (x60 mos.) / these
assets do not have to be at 5/3
Varies based on mortgage loan amount / assets must
be at 5/3 to qualify for mortgage*

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