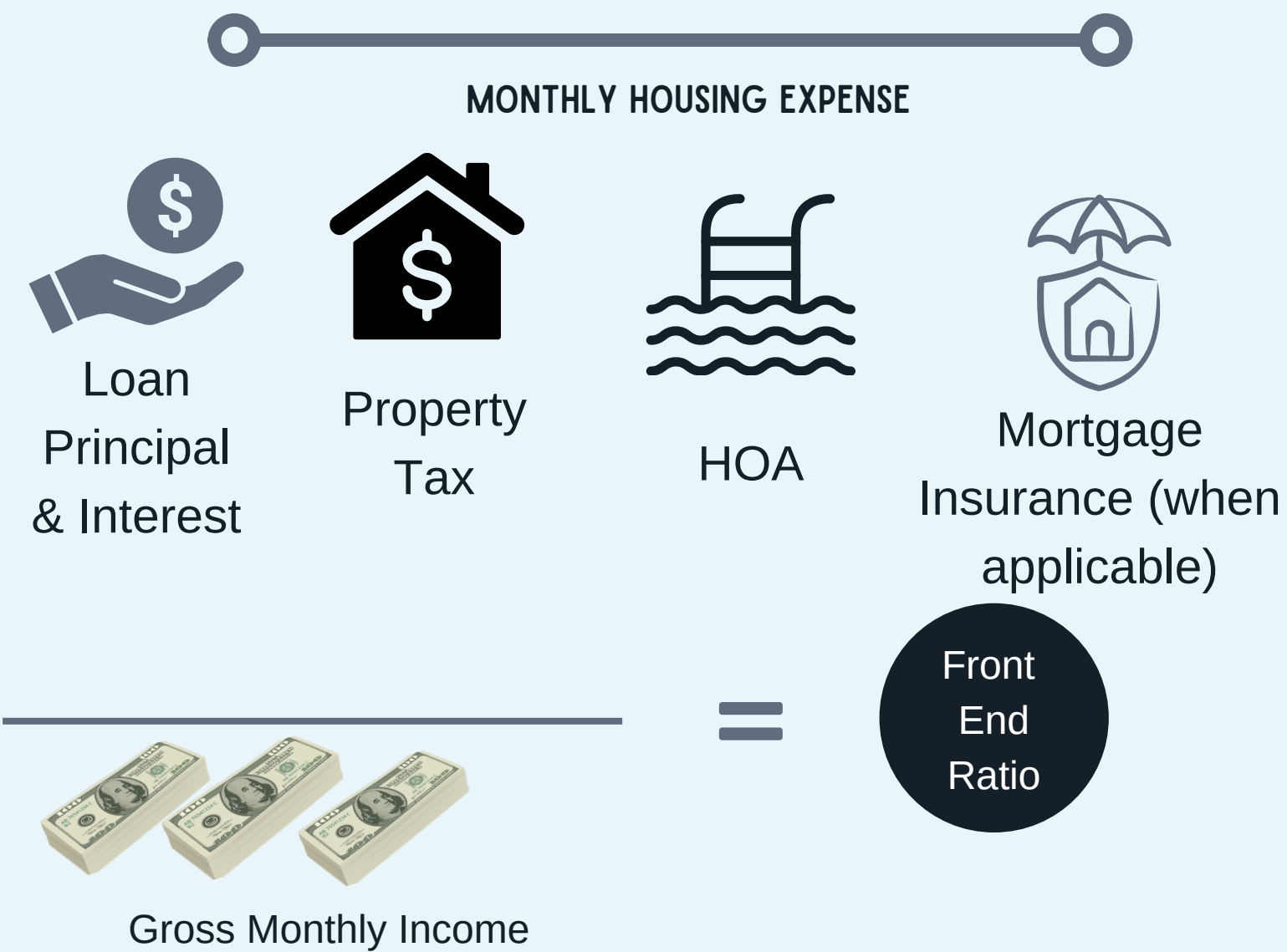


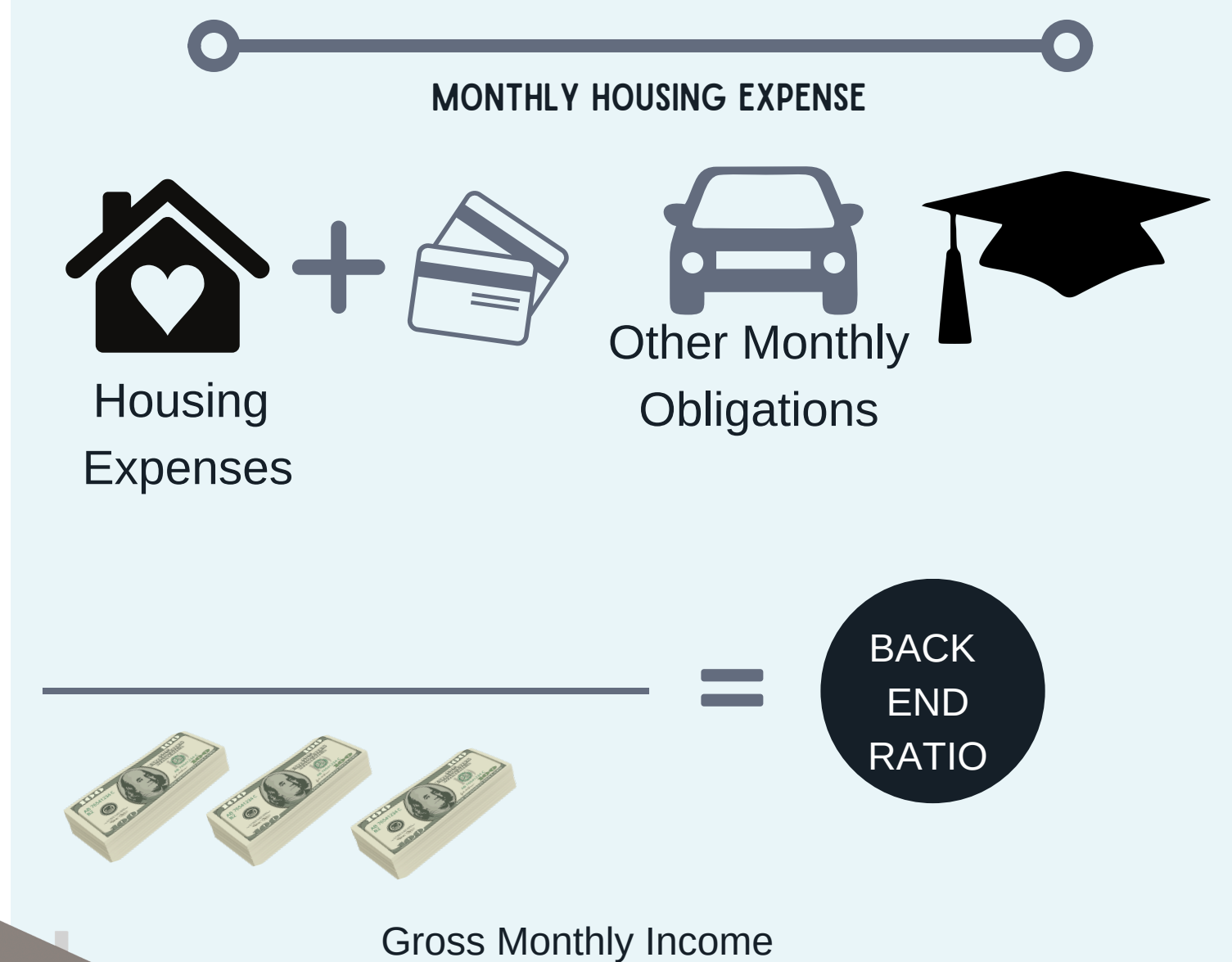
# What is... Debt to income ratio??

Your debt-to-income ratio (DTI) is your monthly debt payments divided by your gross monthly income. This number is one way lenders measure your ability to manage the monthly payments to repay the money you plan to borrow. It is also the way the lenders determine the maximum loan amount you can get approved for. Your debt to income ratio is made up of two versions: a front end, and a back end. Front end is your gross monthly income VS your total proposed housing payment. The back end is your gross monthly income VS your total monthly payments (housing and all others)

## Front End DTI



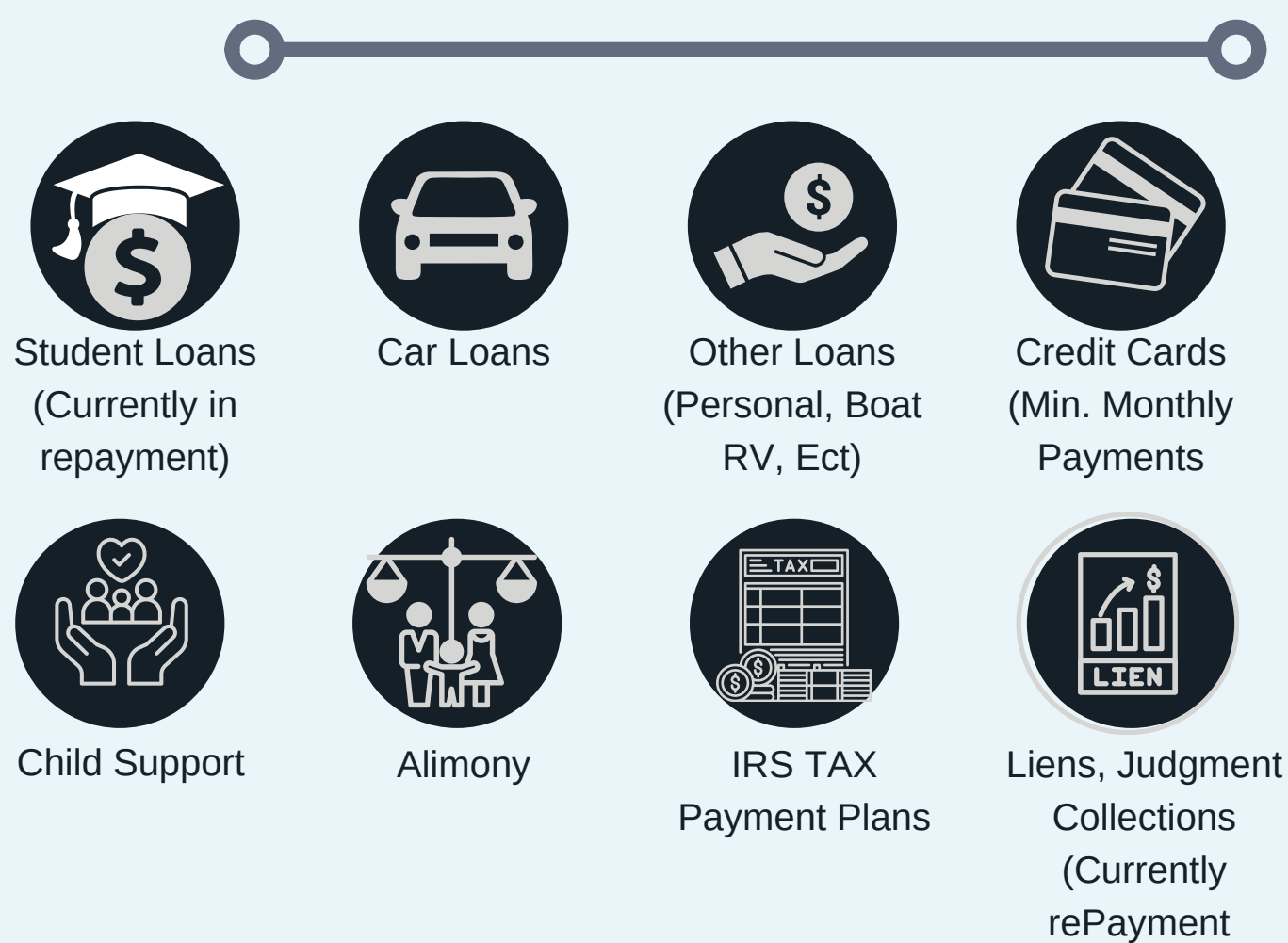
## Back End DTI



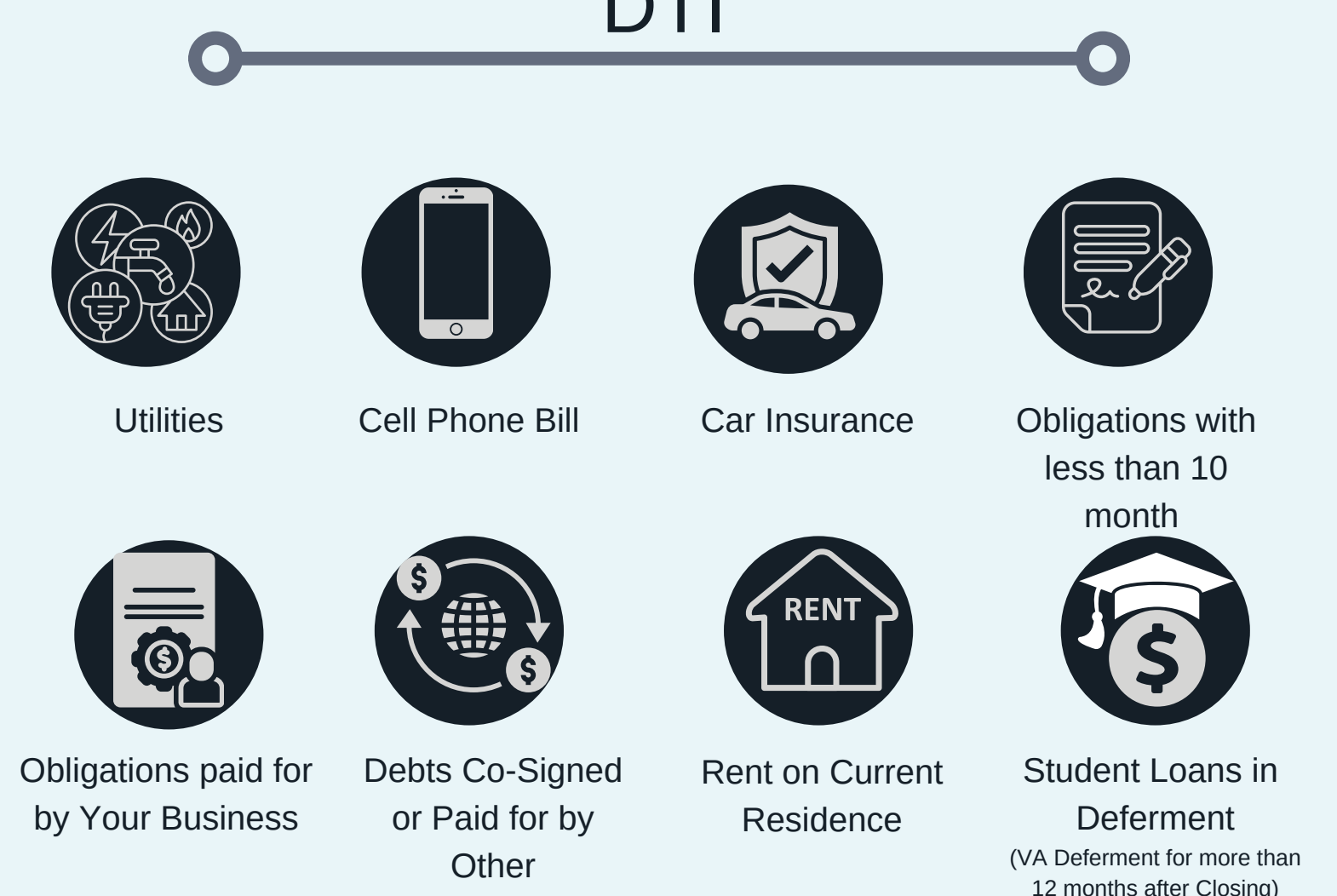
Allowable DTI Ratio is Dependent on the Loan Program Chosen



## What is Counted in the Back End DTI



## What is NOT Counted in the Back End DTI



## Max Back End DTI Per Loan Program

