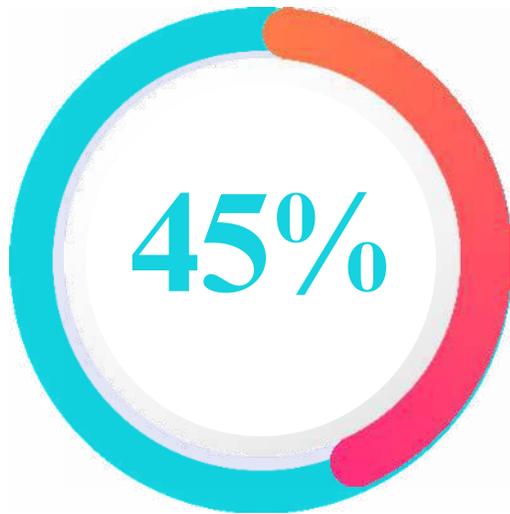


# How to Calculate Your Debt Ratio

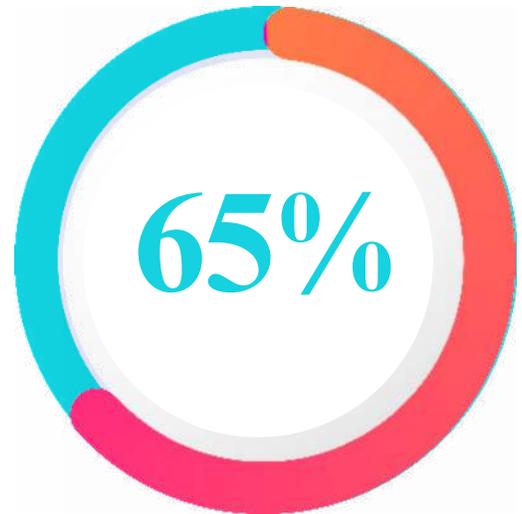
## MAX DEBT RATIOS: MOBILE/MANUFACTURED HOME LOANS



**Total Housing Ratio 45%:**

**Mobile Home Payment**  
**Taxes**  
**Insurance**  
**Space Rent**

} Take 1% of the loan amount For estimate



**Total Debt to Income Ratio 65%:**

**All outgoing obligations (exclude utilities)**  
**Mobile Home Payment**  
**Taxes**  
**Insurance**  
**Space Rent**

## HOW TO CALCULATE:

Add all items listed in Total Housing and divide by Total Gross Monthly Income.  
This cannot exceed 45%

Add all items listed in Total Debt to Income and divide by the Total Gross Monthly Income  
This cannot exceed 65%

**FOR MORE INFORMATION : 800-232-3908**

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