

Monthly housing debt and support obligations

Expenses related to the residence you are seeking assistance on:

First mortgage payment	\$	.
Additional mortgage payments	\$	.
Property taxes (if not included in the First mortgage payment amount)	\$	.
Homeowner's insurance (if not included in the First mortgage payment amount)	\$	.
Homeowner's association fees and condominium and co-op fees	\$	.

Other housing expenses and support obligations:

Mortgage payments on other properties	\$	.
Rent	\$	.
Child support, alimony and separate maintenance	\$	.

Monthly household expenses

This section is only required for loans insured by the Veteran's Administration (VA), the US Department of Agriculture (USDA) or the HUD 184 Indian Home Loan Guarantee Program. Do not include amounts that are reported as debts to a credit bureau.

Groceries	\$	.
Utilities	\$	.
Transportation	\$	.
Other living expenses	\$	.

MONTHLY HOUSEHOLD EXPENSES QUICK TIPS

- **Groceries:** List the average amount spent monthly on groceries, toiletries, and paper products.
- **Utilities:** List the average amount spent monthly on electricity, gas, water, sewer, cable/internet, and phones (cellular and land line).
- **Transportation:** List the average amount spent monthly on gasoline, car insurance, maintenance, and registration.
- **Other living expenses:** List the average amount spent monthly for all other household expenses. Expenses included in this field are items such as:
 - Insurance premiums not withheld from pay
 - Childcare
 - Tuition
 - Personal services
 - Home maintenance
 - Charitable contributions, and/or
 - Other household expense related items not already listed.
- **DO NOT** include payments for accounts that are reported as debts through a credit bureau.