



# CREDIT ANALYSIS WORKSHEET

CR-89 Approval No. 2503-0059  
(Expires 11/29/2010)

LTV and Income Ratios (HUD-92900-WS)

Prepared by: Agent \_\_\_\_\_  
Broker \_\_\_\_\_

Phone \_\_\_\_\_  
Email \_\_\_\_\_

Case number: \_\_\_\_\_ Section of the housing Act: \_\_\_\_\_ Check one:  
 Existing Construction  Proposed Construction

1a. Borrower's name: \_\_\_\_\_ 1a. Social Security Number: \_\_\_\_\_

1b. Co-Borrower's name: \_\_\_\_\_ 1b. Social Security Number: \_\_\_\_\_

2a. Mortgage without up-front MIP ▲: \_\_\_\_\_ 2b. Total UF/MIP ▲: \_\_\_\_\_ 2c. Mortgage with UF/MIP ▲: \_\_\_\_\_ 4. Appraised value (without CC) ▲: \_\_\_\_\_ 5. a. Total Closing Costs (CC) ▲: \_\_\_\_\_

6. Current housing expenses ▲: \_\_\_\_\_ 7. Term of loan: \_\_\_\_\_ years 8. Interest rate: \_\_\_\_\_ % 9. Adj. buy-down interest rate ▲: \_\_\_\_\_ % 5. b. Paid by Seller ▲: \_\_\_\_\_ 5. c. Borrower's CC ▲: \_\_\_\_\_

**10. Settlement requirements / Mortgage calculation**  
\*For refinances, see instructions on reverse

a. Contract Sales Price	▲
b. Repairs & Improvements	▲
c. Borrower-paid Closing Costs (from line 5c)	▲
d. Sales Concessions (Subtract)	▲
e. Mortgage Basis (Sum of Lines 10a-b+c minus 10d)	▲
f. (1) Multiply Mort. Basis (line 10e) by 97 / 95 / 90% [if \$50,000 or less, multiply by 97%.]	▲
(2) Multiply the Value (line 4) by 97.75% [if \$50,000 or less, multiply by 98.75%]	▲
g. Mortgage (without UF/MIP) - Note: this may not exceed the lesser of line 10f(1) or 10f(2).	▲
h. Required investment (line 10e minus line 10g)	▲
i. Discounts	▲
j. Prepayable expenses	▲
k. MIP paid in cash	▲
l. Non-Realty and other items (see 10d)	▲
m. Total requirements (sum of lines 10h - 10l)	▲
n. Amount paid in <input type="checkbox"/> cash <input type="checkbox"/> other (explain)	▲
o. Amount to be paid in <input type="checkbox"/> cash <input type="checkbox"/> other	▲
p. Assets available	▲
q. 2nd mortgage proceeds (if applicable)	▲

**11. Monthly Effective Income**

a. Borrower's base pay	▲
b. Borrower's other earnings (explain)	▲
c. Co-borrower's base pay	▲
d. Co-borrower's other earnings (explain)	▲
e. Net income from real estate	▲
f. Gross monthly income	▲

**12. Debts & Obligations**

	Monthly Payment	Unpaid Balance
a. Total installment debt	▲	▲
b. Child support, etc.		
c. Other		
d. Total monthly payments		

**13. Future monthly payments**

a. Principal & interest - 1st mortgage	
b. Monthly MIP	▲
c. Homeowners Association Fee	▲
d. Ground rent	
e. Principal & interest - 2nd mortgage	
f. Hazard insurance	▲
g. Taxes & special assessments	▲
h. Total mortgage payment	▲
i. Recurring expenses (from line 12d)	▲
j. Total fixed payment	▲

**14. Ratios**

a. Loan-to-value (line 10g / line 4)	-	%
b. Mortgage Payment-to-income (line 13h / line 11f)	-	%
c. Total fixed payment-to-income (line 13j / line 11f)	-	%

**15. Borrower rating (enter "A" for acceptable or "R" for reject)**

a. Credit characteristics	▲
b. Adequacy of effective income	▲
c. Stability of effective income	▲
d. Adequacy of available assets	▲

**16. Borrower's CARVS #: \_\_\_\_\_ Co-borrower's CARVS #: \_\_\_\_\_**

LDP/QSA (page no. & date) \_\_\_\_\_ LDP/QSA (page no. & date) \_\_\_\_\_

Remarks: (attach additional paper if needed): \_\_\_\_\_

Total Amount of Gift: \$ \_\_\_\_\_

**Attachment A Information:**

A1. Contract Sales Price of Property: (line 10a above) \_\_\_\_\_

A2. 6% of line A1: \_\_\_\_\_

A3. Total Seller Contribution: \_\_\_\_\_

A4. Excess Contribution: \_\_\_\_\_

17. Final application decision:  Approve  Reject

18. Examiner's signature & date: \_\_\_\_\_ X

19. Underwriter's signature & date: \_\_\_\_\_ X

CRMS ID# \_\_\_\_\_

# Credit Analysis Pdf

**JR Anderson**



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