

Debt-to-Income Ratio Analysis

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Recipient's Name]

[Recipient's Title]

[Company Name]

[Company Address]

[City, State, Zip Code]

Subject: Income Verification and Debt-to-Income Ratio Analysis

Dear [Recipient's Name],

I am writing to provide you with the necessary information for the assessment of my financial standing, specifically focusing on my debt-to-income (DTI) ratio as part of the income verification process.

Income Details

- **Gross Monthly Income:** \$[Insert Amount]
- **Other Income Sources:** \$[Insert Amount]

Debt Obligations

- **Monthly Mortgage Payment:** \$[Insert Amount]
- **Car Loan Payment:** \$[Insert Amount]
- **Credit Card Payments:** \$[Insert Amount]
- **Other Debts:** \$[Insert Amount]

D.T.I Calculation

To calculate my debt-to-income ratio, I have summarized my monthly obligations as follows:

Total Monthly Debt: \$[Insert Total Debt Amount]

Debt-to-Income Ratio: [Calculate as Total Monthly Debt / Gross Monthly Income x 100]%

This analysis provides a clear view of my financial health and my capability to manage my debts. Should you require any further documentation or clarification, please feel free to reach me at your convenience.

Thank you for your attention to this matter.

Sincerely,

[Your Name]