

Debt-to-Income Ratio Summary

Date: [Insert Date]

To Whom It May Concern,

Subject: Debt-to-Income Ratio Summary for Credit Evaluation

I am writing to provide a summary of my debt-to-income ratio as part of my credit evaluation process. Below are the details of my current financial obligations and income:

Monthly Income

- Gross Monthly Income: \$[Insert Amount]

Monthly Debt Obligations

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

Calculation of Debt-to-Income Ratio

Debt-to-Income Ratio = (Total Monthly Debt Payments / Gross Monthly Income) * 100

Calculated Debt-to-Income Ratio: [Insert Ratio]%

I appreciate your consideration of my financial information. Should you require any further details or documentation, please do not hesitate to contact me.

Sincerely,

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Your Phone Number]

[Your Email Address]