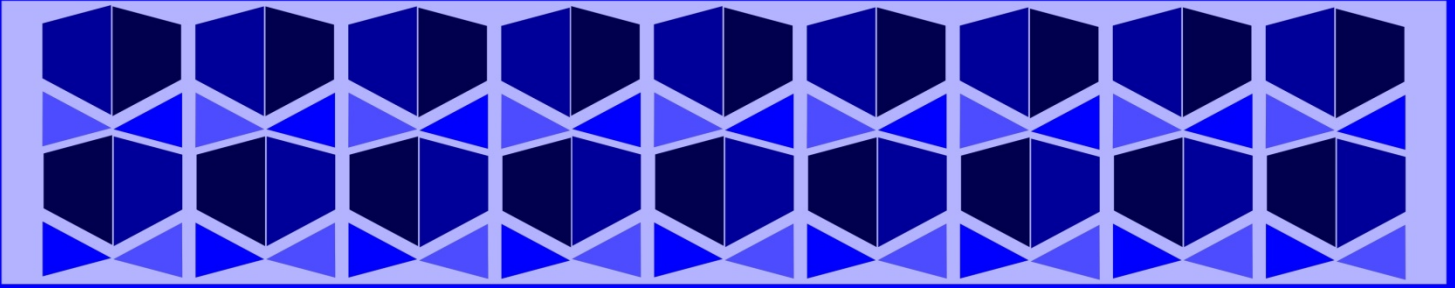


Bayfront Lending



CREATE A BUDGET

MONTHLY INCOME	
Salary, Tips, Wages	
Dividends & Interest from Investments	
Bonuses	
Any Other Income Source	
TOTAL INCOME:	

MONTHLY EXPENSES	
All Credit Card Bills	
Education/ School Loans	
Other Loans	
Telephone/ Internet	
Food	
Insurance (Eye, Dental, Health)	
Health bills (not covered by insurance)	
Car Loan	
Car Insurance	
Car Expenses (fuel, maintenance)	
Alimony	
Child Support	
Child Care (day care, tuition, sitters)	
Clothing (new, dry cleaners, laundry)	
Entertainment (cable tv, movies, etc)	
Savings	
Charity & Donations	
Miscellaneous	
TOTAL EXPENSES:	

Deduct Total Expenses from Total Income to calculate Net Income available to pay your mortgage.

_____ - _____ = _____

How much of that are you prepared to put towards your housing expenses each month? Is there anywhere in your expenses where cutbacks can be made?



Bayfront Lending LLC , NMLS # 1748891

Your Home Loan Specialist!

Phone: (949) 385-0703 / Address: 3001 Red Hill Ave, Bld 2 #219, Costa Mesa, CA 92626

Rates, terms, and availability of programs are subject to change without notice. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act CRMLA / (60DBO-87436)