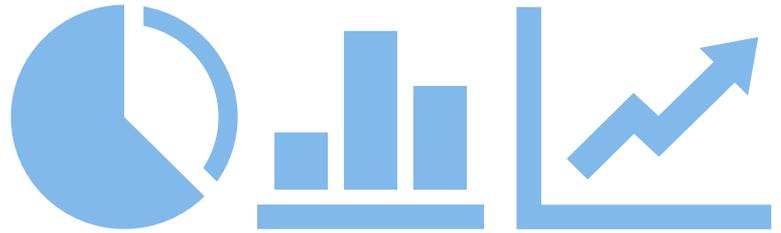


Monthly Budget



Use this worksheet to give yourself an indication of your financial health.

Your monthly budget (take home pay)

Earners #1	\$
Earners #2	\$
Child support (you receive)	\$
Other income	\$
TOTAL	\$

Monthly housing expenses

Mortgage payment	\$
Property taxes	\$
Home owners association dues	\$
TOTAL	\$

Debts (Monthly Payments)

Proposed housing expense	\$
Car payment/lease	\$
Child support (you pay)	\$
Student loan(s)	\$
Credit card(s)	\$
Home equity loan/line of credit	\$
Other real estate owned	\$
Other (includ. co-signed loans)	\$
TOTAL	\$

Additional monthly expenses

Phone/cable/Internet	\$
Gas/electric	\$
Water	\$
Cell phone	\$
Groceries	\$
Dining/take-out	\$
Gas (car)	\$
Car maintenance	\$
Auto insurance	\$
Life insurance	\$
Medical/dental/vision*	\$
Clothing	\$
Child care/tuition	\$
Recreation/vacation	\$
Entertainment (movies, etc.)	\$
Personal expenses (hobbies, etc.)	\$
Charitable donations/gifts	\$
Misc.	\$
TOTAL	\$
Total debt & expenses	\$

This document is meant for educational purposes and guidelines only. The information provided is not inclusive of Lake Trust policies and procedures and is subject to change without notice. Other lenders' policies may vary from what is presented here. This document will not be used when considering your application for a mortgage with Lake Trust.

*not covered by insurance



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Current budget outlook

Total income	\$
Total debt and expenses	\$
DIFFERENCE	\$