AMEZ

AMEZ Housing Community Development Corp

Decent, affordable housing for our community since 1993

PO Box 15363, Wilmington, NC 28408 | Office: 619 Nixon Street, Wilmington, NC 28401

Homeowner Readiness Worksheet

Review your budget, credit and savings.

Monthly Income

Your take-home pay: _____ **Co-buyer take-home pay:** _____

Other income: _____ **Total monthly income:** _____

Monthly Expenses

Rent / current housing: _____ **Utilities:** _____

Car payment / transport: _____ **Insurance:** _____

Food & household: _____ **Credit cards / loans:** _____

Child care: _____ **Other:** _____

Total expenses: _____ **Money left each month:** _____

Savings & Credit

Current savings: _____ **Monthly savings goal:** _____

Estimated credit score: _____ **Total debt owed:** _____

Use the numbers above with your counselor to estimate what you can comfortably afford and to build a plan toward homeownership. Bring this worksheet to your appointment.