



# Six Nations Housing Verification of Debt

## CONFIDENTIAL – Protected When Complete

*Information on outstanding debts provided to Six Nations Housing is held in strict confidence.*

In accordance with the Six Nations Housing Loan Credit Policy, the following credit requirements are used to determine loan eligibility:

- Total Debt Service Ratio cannot exceed 40% of gross income;
- Gross Debt Service Ratio cannot exceed 32% of gross income

When determining debt servicing, Six Nations Housing’s calculation will also include:

- Monthly payment required for the eligible loan amount;
- Industry standard heat utility cost, determined to be: Eighty dollars - \$80.00

List all debts including Family Responsibility Payments (if applicable) and excluding utilities.

### Loans, Child Support & Alimony

Organization - Company	Outstanding Amount	Monthly Payment

### Credit Cards & Lines of Credit

Organization - Company	Outstanding Amount	Monthly Payment	Credit Limit

**I certify the above information is true and correct**

Name:	SIN (optional):
Signature	Tel:
Email:	Date:

