



Housing
Finance

Turning dreams into homes

HOUSING FINANCE

CALCULATION OF MONTHLY NET DISPOSABLE INCOME

Applicant(s) Basic Salary, House Allowance and other Allowances _____

Less: Statutory Deductions (P.A.Y.E. N.H.I.F., N.S.S.F., etc) _____

Total Income after statutory deductions (As per payslip(s)) _____

Monthly Expenses:

*Rent _____

Water, Gas Electricity and Telephone _____

Food and Clothing _____

Transport costs _____

School Fees, Education (Monthly Average) _____

Hire purchase repayments (Specify) _____

Insurance premiums (Specify) _____

Other debts (Specify) _____

Other costs (Specify) _____

Total Expenses _____

*Less Rent _____

NET MONTHLY DISPOSABLE INCOME

Expected Monthly Loan Repayment _____

Signatures(s) Date