**[xxx] DTI Danger Zone! (Email #22)**

Hey {name},

How has your week been?

So… have you got a good idea of what your DTI is made of?

Well, as you may already know, whatever debt you may have definitely shows up on your credit report. So it will be used in your DTI!

In addition, any child support or alimony.

Also, minimum payments on your credit cards and car payments.

Student loans and mortgages, of course.

That much would be clear, but there are some payments that do not appear in the calculation.

These are: cell phone bill and 401k deposits.

Your utilities like internet, electric and cable might also not be included. (But they will be included if you don’t pay them - as collections.)

So yeah, as I mentioned earlier YOU need to keep an eye one these figures. Just because the lender tells you that you can afford it, does not mean that you would be comfortable taking out a loan.

As always — hit me up and I’ll run you through the options in no time: ***{INSERT SCHEDULING TOOL HERE}.***

Sincerely yours,

**{EMAIL SIGNATURE GOES HERE}**

P.S.

Remember I briefly touched upon the two kinds of bankruptcies?

Well, I’ll cover that soon can you guess what the main difference is?

If you know, shoot me a quick email.

See you next time.