

## Financial History Report for John Alexander Doe

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John Alexander Doe demonstrates a strong financial position with a solid income, manageable debt levels, and a good credit score. His debt-to-income ratio of 17.83% is well below the typical threshold of 43%, indicating that he has sufficient income to cover his debts. Additionally, his savings rate of 58.5% shows a strong ability to save, which is favorable for loan approval. Given these factors, John is likely to be eligible for a housing loan, provided he meets other lender-specific criteria and the loan amount requested aligns with his financial profile. It is recommended that he consult with a mortgage advisor to explore suitable loan options.