

Financial History Report for John Alexander Doe

Financial Ratios

- **Debt-to-Income Ratio (DTI):** 17.83%
 - **Savings Rate:** 58.5%
 - **Housing Expense Ratio (HER):** 10.27%
 - **Total Assets to Liabilities Ratio:** 0.98
-

Credit Information

- **Credit Score:** 720
 - **Total Credit Accounts:** 2
 - **Average Account Age:** 3 years
-

Final Verdict

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.