Minimum earnings necessary to pass DE, various metrics
15 year amortization; .0445 int. rate

**Minimum earnings necessary to pass DE, various metrics**

**15 year amortization; .0445 int. rate**

- **Loan Principal**
- **Min Earnings to Pass at 12/30 DTE**
- **Minimum earnings to pass total debt/earnings > 1**

The graph illustrates the relationship between loan principal and minimum earnings necessary to pass debt-to-earnings (DE) requirements. The solid blue line represents the minimum earnings to pass at 12/30 DTE, while the dashed red line indicates the minimum earnings to pass total debt-to-earnings with an interest rate of 0.0445. The graph shows a positive correlation between loan principal and minimum earnings required for loan approval.