



PERSONAL INCOME AND EXPENSE ANALYSIS

| | | | |
|---|-----------|----------------|---------------|
| Applicant/Guarantor: | | | |
| <hr/> | | | |
| INCOME: | | Monthly | Annual |
| Available Draw (NOI + Depreciation) | \$ | | \$ |
| Gross Salary – Principal | \$ | | \$ |
| Gross Salary – Spouse | \$ | | \$ |
| Gross Rental Income | \$ | | \$ |
| Recurring Interest/Dividend Income | \$ | | \$ |
| Alimony* | \$ | | \$ |
| Other Recurring Income | \$ | | \$ |
| TOTAL INCOME | \$ | | \$ |
| * Alimony or child support payments need not be disclosed unless it is desired to have such payments counted in total income. | | | |
| <hr/> | | | |
| EXPENSES: | | Monthly | Annual |
| Mortgage Expense (P&I) | \$ | | \$ |
| Rental Expense | \$ | | \$ |
| Residential Exp. (Assoc. fees, maintenance, etc.) | \$ | | \$ |
| Auto Loan Payments (All) | \$ | | \$ |
| Installment Loan Payments (All) | \$ | | \$ |
| Revolving Credit (5% of all balances) | \$ | | \$ |
| Utilities/Phone (estimate) | \$ | | \$ |
| Insurance (life, home, all personal) | \$ | | \$ |
| Food (estimate) | \$ | | \$ |
| Clothing (estimate) | \$ | | \$ |
| Medical Expenses | \$ | | \$ |
| Income Taxes (historical rate) | \$ | | \$ |
| Property Taxes (historical rate) | \$ | | \$ |
| Alimony (if applicable) | \$ | | \$ |
| Child Care (if applicable) | \$ | | \$ |
| Other Expenses: | \$ | | \$ |
| Other Expenses: | \$ | | \$ |
| TOTAL EXPENSES: | \$ | | \$ |
| <hr/> | | | |
| NET DISCRETIONARY INCOME | \$ | | \$ |
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| COVERAGE RATIO (income/expense) | | | |
| <hr/> | | | |
| Signature: | | Date: | |