



PERSONAL INCOME AND EXPENSE ANALYSIS

Applicant/Guarantor:			
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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.			
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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:	\$		\$
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NET DISCRETIONARY INCOME	\$		\$
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COVERAGE RATIO (income/expense)			
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Signature:		Date:	