



INCOME AND EXPENSE ANALYSIS

Borrower _____ **Property Address** _____

Property Type _____ **Date** _____

| GROSS POTENTIAL INCOME | PER UNIT | MONTHLY | ANNUALLY |
|--|----------|----------|------------|
| _____ | \$ _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ | \$ _____ |
| All Other Income | | | |
| _____ | | | \$ _____ |
| _____ | | | \$ _____ |
| Gross Potential Income (GPI) | | | \$ _____ |
| Less Vacancy and Credit Loss _____ % of GPI | | | (\$ _____) |
| EFFECTIVE GROSS INCOME (EGI) | | | \$ _____ |

| ANNUAL EXPENSES | | | |
|------------------------------|----------|-----------------|----------|
| _____ | \$ _____ | | |
| _____ | \$ _____ | | |
| _____ | \$ _____ | | |
| _____ | \$ _____ | | |
| _____ | \$ _____ | | |
| _____ | \$ _____ | | |
| _____ | \$ _____ | | |
| _____ | \$ _____ | | |
| _____ | \$ _____ | | |
| _____ | \$ _____ | | |
| _____ | \$ _____ | | |
| _____ | \$ _____ | | |
| _____ | \$ _____ | | |
| _____ | \$ _____ | | |
| _____ | \$ _____ | | |
| _____ | \$ _____ | | |
| Total Annual Expenses | \$ _____ | (___ % of EGI) | \$ _____ |
| Reserves/Replacements | \$ _____ | (___ % of EGI) | \$ _____ |

NET OPERATING INCOME (NOI) _____ (___ % of EGI) \$ _____

| | Loan Amount | Years | (%) | Mo Pay | Yr Pay |
|---------------------------------|-------------|-------|-------|----------|----------|
| First | \$ _____ | _____ | _____ | \$ _____ | \$ _____ |
| Second | \$ _____ | _____ | _____ | \$ _____ | \$ _____ |
| Less Total Loan Payments | | | | | \$ _____ |

PRE-TAX CASH FLOW (Annual) \$ _____
PRE-TAX CASH FLOW (Monthly) \$ _____