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) $_____