

## INCOME AND EXPENSE ANALYSIS

**Borrower** \_\_\_\_\_ **Property Address** \_\_\_\_\_

**Property Type** \_\_\_\_\_ **Date** \_\_\_\_\_

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

ANNUAL EXPENSES			
_____	\$ _____		
_____	\$ _____		
_____	\$ _____		
_____	\$ _____		
_____	\$ _____		
_____	\$ _____		
_____	\$ _____		
_____	\$ _____		
_____	\$ _____		
_____	\$ _____		
_____	\$ _____		
_____	\$ _____		
_____	\$ _____		
_____	\$ _____		
_____	\$ _____		
_____	\$ _____		
<b>Total Annual Expenses</b>	\$ _____	( ___ % of EGI)	\$ _____
<b>Reserves/Replacements</b>	\$ _____	( ___ % of EGI)	\$ _____

**NET OPERATING INCOME (NOI)** \_\_\_\_\_ ( \_\_\_ % of EGI) \$ \_\_\_\_\_

	Loan Amount	Years	(%)	Mo Pay	Yr Pay
<b>First</b>	\$ _____	_____	_____	\$ _____	\$ _____
<b>Second</b>	\$ _____	_____	_____	\$ _____	\$ _____
<b>Less Total Loan Payments</b>					\$ _____

**PRE-TAX CASH FLOW (Annual)** \$ \_\_\_\_\_  
**PRE-TAX CASH FLOW (Monthly)** \$ \_\_\_\_\_