

Personal Income/Expense Analysis

Please complete this form for each proprietor or owner of 20% or more of the business, or any guarantor of the loan.

NAME(S):	
INCOME	MONTHLY
GROSS SALARY (Principal)	\$
GROSS SALARY (Spouse)	\$
RENTAL INCOME (Gross)	\$
INTEREST INCOME (Recurring)	\$
OTHER INCOME* () \$
TOTAL INCOME	\$

If the source is alimony or child support payments, that income need not be disclosed unless you desire to have it counted toward total income.

EXPENSES	MONTHLY
MORTGAGE PAYMENT (or Rent)	\$
2ND MORTGAGE	\$
AUTO LOANS (including Leases)	\$
INSTALLMENT LOANS	\$
CREDIT CARD DEBT (5% of Balances)	\$
UTILITIES/PHONE (Estimate)	\$
INSURANCES (all Personal)	\$
FOOD (Estimate)	\$
CLOTHING (Estimate)	\$
MEDICAL EXPENSES (Average)	\$
INCOME TAXES (Historical)	\$
PROPERTY TAXES (Historical)	\$
ALIMONY (if applicable)	\$
CHILD CARE (if applicable)	\$
OTHER EXPENSES () \$
MISCELLANEOUS (5% -10% of income)	\$
TOTAL EXPENSES	\$
TOTAL INCOME LESS TOTAL EXPENSES	\$

Signature Title Date