

North Brookfield Savings Bank

PROJECTED ANNUAL INCOME & EXPENSE

Borrower Information	
BORROWER'S NAME:	
PROPERTY ADDRESS:	
NUMBER OF UNITS:	
MORTGAGE BALANCE :	\$ _____
GROSS ANNUAL INCOME (SCHEDULED RENTS)	\$ _____
LESS VACANCY FACTOR	\$ _____
EFFECTIVE GROSS INCOME (EGI)	\$ _____
EXPENSES:	\$ _____
MANAGEMENT EXPENSE	\$ _____
CLEANING & MAINTENANCE EXPENSE	\$ _____
UTILITIES	\$ _____
GAS	\$ _____
OIL	\$ _____
ELECTRIC	\$ _____
WATER	\$ _____
SEWER	\$ _____
TAXES	\$ _____
SNOW REMOVAL / TRASH PICKUP	\$ _____
INSURANCE	\$ _____
REPAIRS	\$ _____
OTHER	\$ _____
REPLACEMENT RESERVES	\$ _____
TOTAL EXPENSES	\$ _____
NET OPERATING INCOME (EGI LESS EXPENSES)	\$ _____

Bank Use Only	
ANNUAL DEBT SERVICE	\$ _____
CASH FLOW	\$ _____
DEBT SERVICE COVERAGE RATIO	\$ _____
Signature	Date