

PERSONAL INCOME EXPENSE ANALYSIS

NAME(S) _____

INCOMES:	MONTHLY	ANNUALLY
AVAILABLE DRAW (NP + Depreciation)	_____	_____
GROSS SALARY (Principal)	_____	_____
GROSS SALARY (Spouse)	_____	_____
RENTAL INCOME (Gross)	_____	_____
INTEREST INCOME (Recurring)	_____	_____
ALIMONY (Recurring)	_____	_____
OTHER INCOME (Recurring)	_____	_____
TOTAL INCOME	=====	_____

EXPENSES:		
RESIDENCE EXPENSE (Rent ir P&I)	_____	_____
RENTAL MORTGAGES (P&I)	_____	_____
RENTAL EXPENSES (Cash Exp. Less P&I)	_____	_____
AUTO LOANS (All)	_____	_____
INSTALLMENT LOANS (All)	_____	_____
REVOLVING CREDIT	_____	_____
UTILITIES/PHONE (Estimate)	_____	_____
INSURANCES (All Personal)	_____	_____
FOOD (Estimate)	_____	_____
CLOTHING (Estimate)	_____	_____
MEDICAL EXPENSES (3 Yr. Average)	_____	_____
INCOME TAXES (Historical Rate)	_____	_____
PROPERTY TAXES (Historical Rate)	_____	_____
ALIMONY (If Applicable)	_____	_____
CHILD CARE (If Applicable)	_____	_____
OTHER EXPENSES (_____)	_____	_____
MISCELLANEOUS (_____)	_____	_____
(Typical range is 5% - 10% of total income)		

TOTAL EXPENSES =====

NET DISCRETIONARY INCOME _____

COVERAGE RATIO (INCOME/EXPENSE) _____

Signature _____

Date _____

Signature _____

Date _____