



PROPERTY OPERATING STATEMENT

FOR THE _____ MONTHS ENDED _____

Borrower Information	
BORROWER'S NAME:	_____
PROPERTY ADDRESS:	_____
NUMBER OF UNITS:	_____
MORTGAGE BALANCE	\$ _____
RENTAL INCOME	_____ \$
EXPENSES:	
MANAGEMENT	_____ \$
CLEANING & MAINTENANCE	_____ \$
UTILITIES: GAS	_____ \$
OIL	_____ \$
ELECTRIC	_____ \$
WATER	_____ \$
SEWER	_____ \$
TAXES	_____ \$
SNOW REMOVAL/TRASH PICKUP	_____ \$
INSURANCE	_____ \$
REPAIRS	_____ \$
REPLACEMENT RESERVES	_____ \$
OTHER EXPENSE (PLEASE DESCRIBE)	_____ \$
TOTAL EXPENSES	_____ \$
NET OPERATING INCOME (RENTAL INCOME LESS TOTAL EXPENSES)	_____ \$
Signature	Date

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