



756 Orchard Street
 Raynham, MA 02767
 (508) 851 - 3600
 bluestone.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)	\$ _____				
<table style="width: 100%; border: none;"> <tr> <td style="width: 60%; border: none;">_____</td> <td style="width: 40%; border: none;">_____</td> </tr> <tr> <td style="text-align: center; border: none;">Signature</td> <td style="text-align: center; border: none;">Date</td> </tr> </table>		_____	_____	Signature	Date
_____	_____				
Signature	Date				

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