

INCOME ANALYSIS WORKSHEET

Acct #: 123456

Rate: 3.50%

Completed By: Underwriter

Date: 9/30/2017

Borrower: **B. Borrower- Base wages 23.75 x 40 = 950**

PAYSTUB:

Gross Pay: \$950.00 x 52 ~ 12 mnths = \$4,116.00

*Pay Period

Ending Date: 7/28/17 Year-to-Date: \$51,480.00 ~ 30 x 52 ~ 12 mnths = \$7,436.00
(# weeks) (limit)

2016 W2 \$85,514.00 ~ 12 mnths = \$7,126.00
(Year)

2015 W2 \$81,796.00 ~ 12 mnths = \$6,816.00
(Year)

One-time Special Project pay of \$960 excluded from limits calculation **AMOUNT USED** \$4,116.00

YTD includes OT, Bonus & Commission

Co-Borrower: _____

PAYSTUB:

Gross Pay: \$0.00 x 0 ~ 12 mnths = \$0.00

*Pay Period

Ending Date: ___/___/___ Year-to-Date: \$0.00 ~ 0 x 52 ~ 12 mnths = \$0.00
(# weeks) (limit)

_____ W2 ~ 12 mnths = _____
(Year)

_____ W2 ~ 12 mnths = _____
(Year)

AMOUNT USED \$0.00

Borrower(s) Other Income:

_____ (B/CB) _____ (Description) _____ (Monthly Amt.) x _____ (factor) = \$0.00

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COMMENTS:

*Pay period ending 7/28/17 is week 30

Income Limit: 91,700

QUALIFYING CALCULATIONS:

Repayment = 4,116/49,392

Income Limits = 7,436/89,232