

Cash Flow Calc Summary

Request #

Date:

Client Name:

Underwriter:

Combined Cash Flow Coverage Ratio:

Federal Tax Return(s) for the Period(s) Ended:

Net Income per books:

(from Sch M1)

+ Normal Depreciation

(page 1 of Tax Return & COGS)

+ Sec 179 Depreciation

(from Sch K if 1065 or 1120S)

+ Amortization

+ Interest

+ Rent/Lease Expense

(if eliminated by New Loan)

+ One time Expense item add backs

- One time Income subtraction

+/- Sch M1 Depreciation Adjustments

- Less Distributions/Dividends/Withdrawals

1st Year

2nd Year

3rd Year

= Business Cash Flow

0	0	0
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+ Cash Flow from Other Bus Entities

0	0	0
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+ Excess Personal Cash Flow

0	0	0
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= Total Combined Cash Flow

0	0	0
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Annual Business Debt Service:

Creditor	Mthly Payments	Mthly Payments	Mthly Payments
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
Annualized Monthly Total (Calculated)	0	0	0

TOTAL Annual Debt Service (000's)

0	0	0
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+ Annual Business Debt Service from

2nd and/or 3rd RE Bus Entity

0	0	0
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÷ Total Combined Annual Business Debt Service

0	0	0
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(including current loan request)

= Combined Cash Flow Coverage Ratio

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