

Sol Prop/ Bus

Client Name:

Sole Prop/Bus Indivd Name:

Annual Personal Sources of Income:

(Do not include any items already included in Business Cash Flow)

Annual Wages *from 1040*
 Interest *from Schedule B*
 Dividends *from Schedule B*
 Sole Proprietorship Net Income (line 31 from Schedule C)
 + Depreciation (line 13 from Schedule C)
 + Interest (line 16 from Schedule C)
 + / - One-time expense/income items
 Annual net CF from Sole Proprietor (sch C)
 Rental Net Income (line 21 from Schedule E)
 + Depreciation (line 18 from Schedule E)
 + Interest (line 12 from Schedule E)
 + / - One-time expense/income items
 Annual net CF from Rental Income (sch E)

| 12/31/00 | 12/31/00 | 12/31/00 |
|----------|----------|----------|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| 0 | 0 | 0 |
| | | |
| | | |
| | | |
| 0 | 0 | 0 |

(Be sure to adjust for interest, depreciation, etc.)

Other Consistent Income Sources

(Annual)

| | | | |
|--------------------------------------|----------|----------|----------|
| +Distributions/Dividends/Withdrawals | | | |
| | | | |
| | | | |
| | | | |
| Total | 0 | 0 | 0 |

Annual Personal Expenses:

Living Expenses
 Federal Income Taxes
 FICA
 Schedule A: Medical/Dental Expense
 State & Local or Sales Tax
 Real Estate Tax (if not Escrowed)
 Personal Property and Other Taxes
 Gifts by Cash or Check
 Other Personal Expenses
 Standard Deduction (75%)

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|---|---|---|
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| | | |
| | | |
| | | |
| | | |
| | | |
| 0 | 0 | 0 |

= Total Personal Cash Flow

| | | |
|----------|----------|----------|
| 0 | 0 | 0 |
|----------|----------|----------|

Annual Personal Debt Service:

| Creditor | Mthly Payments | Mthly Payments | Mthly Payments |
|--|----------------|----------------|----------------|
| Proposed: | | 0 | 0 |
| | | 0 | 0 |
| | | 0 | 0 |
| | | 0 | 0 |
| | | 0 | 0 |
| | | 0 | 0 |
| Annualized Monthly Total (Calculated) | 0 | 0 | 0 |

TOTAL Annual Debt Service (in 000's)

| | | |
|----------|----------|----------|
| 0 | 0 | 0 |
|----------|----------|----------|

= Total Excess Personal Cash Flow

| | | |
|----------|----------|----------|
| 0 | 0 | 0 |
|----------|----------|----------|

+ Cash Flow from Other Bus Entities
 + Excess Personal Cash Flow (Guarantors)
 = Total Combined Cash Flow

| | | |
|---|---|---|
| 0 | 0 | 0 |
| 0 | 0 | 0 |
| 0 | 0 | 0 |

Business Debt Service 2nd and/or 3rd RE Bus Entity
 Total Combined Annual Business Debt Service

| | | |
|---|---|---|
| 0 | 0 | 0 |
| 0 | 0 | 0 |

= Combined Cash Flow Coverage Ratio

| | | |
|--|--|--|
| | | |
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