

Monson Savings Bank

Projected Annual Income & Expense

Borrower's Name: _____
Property Address: _____
Number of Units: _____
Mortgage Balance: _____

Gross Annual Income (Scheduled Rents) _____
Less 10% Vacancy _____
Effective Gross Income (EGI) _____

Annual Expenses (% of Gross Rents)

Taxes	_____
Insurance	_____
Utilities	_____
Gas	_____
Oil	_____
Electric	_____
Water	_____
Sewer	_____
Repairs	_____
Management Fees	_____
Cleaning & Maintenance	_____
Snow Removal/Trash Pickup	_____
Replacement Reserves	_____
Other	_____
Total Expenses	_____
Net Operating Income <i>(EGI less total expenses)</i>	_____

Please disclose any additional debt related to this property.

Current Balance? _____
Monthly Payments? _____
Type of Loan? _____
Creditor Name? _____

Signature

Date

Unit #	Tenant Name	Length of Tenancy	Lease Renewal	Monthly Rent	Comments*

***Comment Section:** Please indicate if any of the following apply:
Is the lease triple net?
Are utilities included in the rent?
Are any units vacant? If so, for how long?