

Recommendation Based on Net Income

APPROVE

Combined Applicant Summary

Full Name	Joe Schmoe
Address	1122 Lincoln St
City	SEATTLE
State	WA
Zip Code	12345

Full Name	John Billy
Address	9876 Manor St.
City	Austin
State	TX
Zip Code	98654

Full Name	Chaz Razmatazz
Address	555 Pike St.
City	San Francisco
State	CA
Zip Code	85692

Combined net income data collected from 7/8/17 through 10/7/17

Rent to Income Multiplier	6.98x
Property Monthly Rent	\$2,100
3-month Average Monthly Net Income	\$14,664
12-month Average Monthly Net Income	\$10,332
Annual Net Income	\$175,968

The average monthly net income figures analyze and combine reported data to illustrate the trailing 3-month and 12-month net income averages. Together, when compared with the **Property Monthly Rent**, yield the stated **Recommendation Based on Net Income**.

The data supporting the 3-mo and 12-mo trailing figures appears below:

Individual Account Summary

Full Name	Joe Schmoe
Address	1122 Lincoln St
City	SEATTLE
State	WA
Zip Code	12345

The income information is below is for the applicant Joe Schmoe.

Summary of Recurring Deposits

Name	INTEL EDIPAYMENT
Monthly Income	\$10,224
Start Date	9/1/2017
End Date	1/15/2018

Deposit Name	Amount	Date
INTEL EDIPAYMENT	\$5,112	1/15/2018
INTEL EDIPAYMENT	\$5,112	1/1/2018
INTEL EDIPAYMENT	\$5,112	12/15/2017
INTEL EDIPAYMENT	\$5,112	12/1/2017
INTEL EDIPAYMENT	\$5,112	11/15/2017
INTEL EDIPAYMENT	\$5,112	11/1/2017
INTEL EDIPAYMENT	\$5,112	10/15/2017
INTEL EDIPAYMENT	\$5,112	10/1/2017
INTEL EDIPAYMENT	\$5,112	9/15/2017
INTEL EDIPAYMENT	\$5,112	9/1/2017

Name	SWEDISH HOSPITAL TRANSFER
Monthly Income	\$4,440
Start Date	11/1/2017
End Date	1/15/2018

Deposit Name	Amount	Date
SWEDISH HOSPITAL TRANSFER	\$2,220	1/15/2018
SWEDISH HOSPITAL TRANSFER	\$2,220	1/1/2018
SWEDISH HOSPITAL TRANSFER	\$2,220	12/15/2017
SWEDISH HOSPITAL TRANSFER	\$2,220	12/1/2017
SWEDISH HOSPITAL TRANSFER	\$2,220	11/15/2017
SWEDISH HOSPITAL TRANSFER	\$2,220	11/1/2017

Summary of Non-Recurring Deposits

Deposit Name	Amount	Date
ATM Deposit	\$330	1/4/2018
Chili's Waitress Deposit	\$70.19	1/3/2018
ATM Deposit	\$120	10/9/2017
Uber PAYMENT	\$60	10/9/2017
Chili's Waitress Deposit	\$83.42	4/10/2017
ATM Deposit	\$40	2/2/2017

Summary of Accounts

Account # 000006512

Institution	Chase
Name	Joe Credit Card Freedom
Type	Credit
Subtype	Credit Card

Available Balance	\$3,555.22
Current Balance	\$1847.69
Limit	\$5,402.91

Account # 000001429

Institution	Chase
Name	Joe College Checking Account
Type	Depository
Subtype	Checking

Available Balance	\$1,452.96
Current Balance	\$1,452.96

Individual Account Summary

Full Name	John Billy
Address	9876 Manor St.
City	Austin
State	TX
Zip Code	98654

The income information is below is for the applicant John Billy.

Summary of Recurring Deposits

Name	INTEL EDIPAYMENT
Monthly Income	\$10,224
Start Date	9/1/2017
End Date	1/15/2018

Deposit Name	Amount	Date
INTEL EDIPAYMENT	\$5,112	1/15/2018
INTEL EDIPAYMENT	\$5,112	1/1/2018
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Type	Depository
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Individual Account Summary

Full Name	Chaz Razmatazz
Address	555 Pike St.
City	San Francisco
State	CA
Zip Code	85692

Chaz Razmatazz has stated that they share a bank account with John Billy.