

RECOMMENDATION BASED ON INCOME

APPROVE

APPLICANT/ACCOUNT HOLDER

Full Name	Joe Schmoe
Address	1122 Lincoln St
City	SEATTLE
State	WA
Zip Code	12345
Phone Number	502-222-1234

APPLICANT INCOME SUMMARY

Income data collected from 10/8/16 through 10/7/17

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

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:

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 # 00006512

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 # 00001429

Institution	Chase
Name	Joe College Checking Account
Type	Depository
Subtype	Checking

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