

Applicant/Account Holder

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

Applicant Proof of Income Summary

Net income data collected from 7/8/16 through 7/7/17

3-month Average Monthly Net Income	\$14,664
12-month Average Monthly Net Income	\$10,332
Annual Net Income	\$175,968
Annual Irregular Net Income	\$703.61

This proof of income report verifies **Joe Schmoe's** income received between the dates July 8th, 2016 to July 7th, 2017, using direct and verified income data from Joe Schmoe's primary bank account at **Chase**. Our analysis uses the applicant's deposit history to give a summary of their income using verified data. If you have any questions, please visit www.theclosingdocs.com or email support@theclosingdocs.com.

The **average monthly net income** figures analyze and combine reported data to illustrate the trailing 3-month and 12-month **net income** averages. The **annual net income** figure is calculated by analyzing the total amount of inflows from recurring deposits.

Annual irregular net income represents the applicant's total income from one-time or non-recurring deposits. Income from self-employment or bonuses often fall into this category.

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