

**Any borrower(s) who is/are self-employed or an independent contractor should complete this form if they do not already have their own profit and loss form.**

Company Name: \_\_\_\_\_ Percent of Ownership \_\_\_\_\_ %

Company Address: \_\_\_\_\_

Type of Business: \_\_\_\_\_

Borrower Name(s): \_\_\_\_\_

Loan Number: \_\_\_\_\_

Dates Reported (MM/DD/YY - MM/DD/YY) \_\_\_\_\_

*(Must be minimum of 3 full months)*

**Please fill in the fields that apply to your business**

| <b>GROSS INCOME</b>                                                                                                                           |    |
|-----------------------------------------------------------------------------------------------------------------------------------------------|----|
| Gross Sales<br>(Total amount of income from sales or service before subtracting expenses)                                                     | \$ |
| Other Income<br>(Any other additional funds earned through the company such as payments from people leasing space or payments from investors) | \$ |
| <b>Total GROSS INCOME BEFORE TAXES</b>                                                                                                        | \$ |

| <b>EXPENSES</b>                                                                                     |    |
|-----------------------------------------------------------------------------------------------------|----|
| Cost of Goods Sold<br>(Direct costs to produce or obtain the goods sold by the company)             | \$ |
| Accounting and Legal Fees                                                                           | \$ |
| Advertising                                                                                         | \$ |
| Insurance<br>(Do <u>not</u> include homeowner insurance)                                            | \$ |
| Maintenance and Repairs                                                                             | \$ |
| Supplies                                                                                            | \$ |
| Payroll Expenses<br>(Salaries and wages for borrower(s) on the mortgage loan)                       | \$ |
| Payroll Expenses<br>(Salaries and wages for employees who are not borrower(s) on the mortgage loan) | \$ |
| Postage                                                                                             | \$ |

**Please fill in the fields that apply to your business**

|                                                                                                                                                                                                     |    |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| Rent                                                                                                                                                                                                | \$ |
| Licenses                                                                                                                                                                                            | \$ |
| Taxes<br>(Do <u>not</u> include Real Estate taxes on the property; do <u>not</u> include Income Taxes on the business - include the total of any other taxes that you have to pay for the business) | \$ |
| Telephone                                                                                                                                                                                           | \$ |
| Travel/Transportation                                                                                                                                                                               | \$ |
| Utilities                                                                                                                                                                                           | \$ |
| Other<br>(Total and explanation of any other expenses not already listed)<br><br>_____<br>_____<br>_____                                                                                            | \$ |
| <b>Total EXPENSES</b>                                                                                                                                                                               | \$ |

|                                     |    |
|-------------------------------------|----|
| <b>NET INCOME</b>                   |    |
| Net Income Before Taxes             | \$ |
| Taxes<br>(Paid on Business Income)  | \$ |
| <b>Total NET INCOME AFTER TAXES</b> | \$ |

By signing this document, I/we certify that all the information is truthful. I/we understand that knowingly submitting false information may constitute fraud.

Borrower Name(s) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_