

**WASHINGTON SAVINGS BANK**  
**Rental Property**  
**Income/Expense Analysis Estimate**

Borrower:	
Property Address:	
Number of Residential Units:	Number of Commercial Units:
Total Units:	

**Rental Income**

Gross Rental Income <i>(If fully rented):</i>	\$
Vacancy <i>(5% of gross or actual, Whichever is higher):</i>	\$
Effective Gross Rental Income:	\$

<b>Expenses</b>	<b>Annual</b>
-----------------	---------------

Taxes
Water/Sewer
Insurance
Utilities
Maintenance/ Repairs <i>(min of \$500 per unit):</i>
Management <i>(min. of 6% of gross):</i>
Trash
Other
<b>Total Expenses</b>

**Prepared By:** \_\_\_\_\_ **Date** \_\_\_\_\_

**FOR BANK USE ONLY**

Net Rental Income :
Annual Debt Service:
Debt Service Ratio:
Debt Service Ratio @ Last Review

Comments:  
**RENT ROLL:**  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Reviewed By \_\_\_\_\_ Date \_\_\_\_\_