



AMB Income Calculation Form

Please create a **Manual** Registration for income calculations only and upload this form along with supporting income documentation. Once uploaded please notify your AE.

Borrower Last Name _____ **Loan #** _____

Income Documentation

W2's _____ WVOE _____

Tax Returns 1040's _____ 1120's _____

1099's _____

Bank Statement Income Calculation (please complete below section)

Business/LLC Name(s) _____

Business Bank Statements 12 months _____ 24 months _____

Personal Bank Statements 12 months _____ 24 months _____

NSF's (if any) # _____

Type of Business

Service Business (offers services) _____ Product Business (sells goods) _____

% of Ownership in the Business _____%

of Employees/Contract Employees _____ (Exclude Owners)

| | Employees* | | |
|--|-----------------------|-----------------------|-----------------------|
| Service Business (offers services) | 0 | 1-5 | >5 |
| Examples of Service Business: Consulting, Accounting, Legal, Therapy, Counseling, Financial Planning, Information Technology | 15% Expense Factor | 30% Expense Factor | 50% Expense Factor |
| Product Business (sells goods) | 0 | 1-5 | >5 |
| Examples of Product Business: Retail, Food Services, Restaurant, Manufacturing, Contracting, Construction | 25% Expense Factor | 50% Expense Factor | 85% Expense Factor |

* The total number of employees used for expense ratio calculations exclude the owner (borrower) and includes only additional employees. For the purpose of this calculation, contract and part-time employees are counted as one full-time equivalent

****Please provide any additional information regarding how the business generates income**

NOTE: CPA/PTINLOX's are acceptable at the UW's discretion to lower expense ratio factors. If you have LOX available please include with initial calculation request. Additional information may also be uploaded with full file to uw should anything change.



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