

Small Residential Income Property Appraisal Report

Operating Income Statement

One- to Four-Family Investment Property and Two- to Four-Family Owner-Occupied Property

Property Address

		Street	City	State	Zip Code		
General Instructions: This form is to be prepared jointly by the loan applicant, the appraiser, and the lender's underwriter. The applicant must complete the following schedule indicating each unit's rental status, lease expiration date, current rent, market rent, and the responsibility for utility expenses. Rental figures must be based on the rent for an "unfurnished" unit.							
Currently Rented		Expiration Date	Current Rent Per Month	Market Rent Per Month	Utility Expense	Paid By Owner	Paid By Tenant
Unit No. 1	Yes ____ No ____	_____	\$ _____	\$ _____	Electricity	☐	☐
Unit No. 2	Yes ____ No ____	_____	\$ _____	\$ _____	Gas	☐	☐
Unit No. 3	Yes ____ No ____	_____	\$ _____	\$ _____	Fuel Oil	☐	☐
Unit No. 4	Yes ____ No ____	_____	\$ _____	\$ _____	Fuel (Other)	☐	☐
Total			\$ _____	\$ _____	Water/Sewer	☐	☐
					Trash Removal	☐	☐

The applicant should complete all of the income and expense projections and for existing properties provide actual year-end operating statements for the most two years. (For new properties the applicant's projected income and expenses must be provided). This instruction

Income Property Appraisal Study Guide

G Psacharopoulos



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