

Income Analysis Form

IRS Form 1040 Federal Individual Income Tax Return Yr _____

Yr _____

1. W-2 Income from Self-Employment (Form W-2, Line 5) _____

2. Form 2106- Employee Business Expenses _____

Total Expenses (-) (-) _____

Depreciation (+) (+) _____

3. Schedule C- Sole Proprietor Profit or Loss _____

Net Profit or Loss (+/-) (+/-) _____

Other Income or Loss(+/-) (+/-) _____

Depletion (+) (+) _____

Depreciation (+) (+) _____

Meals and Entertainment Exclusion(-) (-) _____

Amortization or Casualty Loss(+) (+) _____

Business Use of Home (+) (+) _____

4. Schedule D - Capital Gains and Losses (+/-) (+/-) _____

Form 4797 Sales of Business Property _____

(+/-) (+/-) _____

5. Form 6252 Installment Sale Income _____

Principal Payments Received (+) (+) _____

6. Schedule E-Supplemental Income or Loss _____

Gross Rents and Royalties (+) (+) _____

Total Expenses Before Depreciation (-) (-) _____

Amortization/Casualty Loss/Non Recurring Expenses (+) (+) _____

If Using the Rental Properties Full PITI Payment in Qualifying _____

Ratios- Add Back Insurance, Mortgage Interest and Taxes (+) (+) _____

7. Schedule F - Profit or Loss from Farming _____

Net Farm Profit or Loss(+/-) (+/-) _____

Non-Taxable Portion of Recurring Cooperative & CCC Payments- (+) (+) _____

Non-recurring Other Income or Loss (+/-) (+/-) _____

Depreciation (+) (+) _____

Amortization/Casualty Loss/Depletion (+) (+) _____

Business Use of Home (+) (+) _____

8. Partnership K-1 (Form 1065) _____

Ordinary Income or Loss (+/-) (+/-) _____

Net Rental Real Estate Income or Loss (+/-) (+/-) _____

Guaranteed Payments to Partner (+) (+) _____

9. S Corporation K-1 (Form 1120s) _____

Ordinary Income or Loss (+/-) (+/-) _____

Net Rental Real Estate Income or Loss (+/-) (+/-) _____

Subtotal of Qualifying Income _____

Freddie Mac Form 91 Cheat Sheet

M Walker



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