

Analysis of Cash Flow (Personal Tax Return)

BORROWER



Form 1040 – Individual Income Tax Return

20 _____

20 _____

1. TOTAL INCOME	Line 22		1	
2. WAGES, SALARIES CONSIDERED ELSEWHERE 1	Line 7	()	2	()
3. TAX-EXEMPT INTEREST INCOME 2	Line 8b		3	
4. STATE AND LOCAL TAX REFUNDS	Line 10	()	4	()
5. NONRECURRING ALIMONY RECEIVED 3	Line 11	()	5	()
6. NEGATE SCHEDULE D (INCOME) LOSS 4	Line 13 + Line 14		6	
7. PENSION AND/OR IRA DISTRIBUTIONS 5				
if recurring, add	Lines (15a - 15b) + Lines (16a - 16b) x 125%			
if nonrecurring, subtract	Lines (15b + 16b)		7	
8. NEGATE SCHEDULE E (INCOME) LOSS 4	Line 17		8	
9. NONRECURRING UNEMPLOYMENT COMP 3	Line 19	()	9	()
10. SOCIAL SECURITY BENEFIT 5				
if recurring, add	Line(20a - 20b) x 125%			
if nonrecurring, subtract	Line 20b		10	
11. NONRECURRING OTHER (INCOME) LOSS 4	Line 21		11	
12. OTHER [NONRECURRING (GAINS) OR LOSSES] 4	Lines 12 and/or 18 (enter ONLY if Sole Proprietorship or Farm was sold or closed)		12	

Form 2106 – Employee Business Expenses

1. TOTAL UNREIMBURSED EXPENSE	Line 8 Column A + Column B	()	1	()
2. DEPRECIATION (FOLLOW 2A OR 2B INSTRUCTIONS BELOW)				
2A) if standard mileage rate claimed in Section B	Line 13 Column (A + B) x IRS Depreciation Rate*			
2B) if actual expenses claimed in Section C	Line 28 Column A + B		2	

HINT: On Form 2106, look at Line 22 (2006 & 2007 returns) or Line 22c (2008 returns). If it is complete, follow 2A, if blank follow 2B

Schedule B – Interest and Dividends

1. NONRECURRING INTEREST INCOME 3	Line 1 (as itemized) or 1040 Line 8a	()	1	()
2. NONRECURRING DIVIDEND INCOME 3	Line 5 (as itemized) or 1040 Line 9a	()	2	()

Schedule C – Sole Proprietorship

1. NONRECURRING OTHER (INCOME) LOSS/EXPENSE 4	Line 6		1	
2. DEPLETION	Line 12		2	
3. DEPRECIATION	Line 13		3	
4. MEALS AND ENTERTAINMENT EXCLUSION	Line 24b	()	4	()
5. BUSINESS USE OF HOME	Line 30		5	
6. AMORTIZATION/CASUALTY LOSS/ONE-TIME EXPENSE 6	Page 2, Part V (as itemized)		6	
7. MILEAGE DEPRECIATION	Line 44a x IRS Depreciation Rate* (if no mileage on 44a, check for mileage on Form 4562 Line 30)		7	