



### Bank Statement Review & Income Desk Summary

<b>4/30/2021</b>	
<b>Borrower Name:</b>	Jennifer Wynh
<b>Bank Name:</b>	Chase Bank
<b>Account Number:</b>	0721
<b>Account Type:</b>	Business

#### Monthly Breakdown of Eligible Deposits and Qualified Income

Month	Gross Deposits	Transfers	One-Time Credits	Loan Proceeds	Purchase Returns	Other Ineligible Deposits	NSF Count	Qualified Deposits	Qualified Monthly Deposit & Income Calculations	
Mar-2021	\$114,368.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$114,368.89	Total Deposits	\$717,612
Feb-2021	\$72,188.80	\$6,055.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$66,133.80	Expense Factor	50%
Jan-2021	\$59,148.93	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$59,148.93	Gross Income	\$358,806
Dec-2020	\$245,628.49	\$200,000.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$45,628.49	# Months	12
Nov-2020	\$63,735.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$63,735.82	Monthly Gross	\$29,900.52
Oct-2020	\$62,012.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$62,012.15	Ownership %	100%
Sep-2020	\$45,028.43	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$45,028.43	Total Income -	\$29,901
Aug-2020	\$47,495.74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$47,495.74	<small>Qualified deposits (less) Expenses = Gross Income / # Months = Monthly Gross x Ownership Percentage = Monthly Qualified Income</small>	
Jul-2020	\$48,395.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$48,395.42		
Jun-2020	\$177,357.49	\$0.00	\$0.00	\$149,900.00	\$0.00	\$0.00	0	\$27,457.49		
May-2020	\$61,983.73	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$61,983.73		
Apr-2020	\$76,223.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$76,223.56		
<b>Total</b>	<b>\$1,073,567.45</b>	<b>\$206,055.00</b>	<b>\$0.00</b>	<b>\$149,900.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0</b>	<b>\$717,612.45</b>		

#### Underwriting Comments - Items to Address

<p>Borrowers business is an online retail clothing store. Owns 100% of the business with no location and no employees. Using 12 months business bank statements with a 50% expense factor, subject to change at underwriting.</p> <p>underwriting: 1. Standard proof of self employment 2. LOE on ways the business gets revenue 3. LOE on larger deposits in March 2021 compared to other months</p>	<p>***Provide to</p>
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Reviewed By: John Snyder

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