SAMPLE — synthetic data. Not a real borrower or real statements.

Income worksheet

Borrower: Alex Sample
Loan purpose: Purchase
Months in the average: 12
Counted deposits: $107,354.50
Average counted deposits: $8,946.21
Ownership: 100%
Expense factor: 0

Qualifying income: $8,946.21

This worksheet assists the file. Verify the figures against the lender's guidelines.

Average daily balance

First Example Bank ••4821 · October 2025: $12,226.94
First Example Bank ••4821 · November 2025: $13,756.82
First Example Bank ••4821 · December 2025: $15,101.24
First Example Bank ••4821 · January 2026: $16,582.59
First Example Bank ••4821 · February 2026: $18,727.55
First Example Bank ••4821 · March 2026: $19,684.32
First Example Bank ••4821 · April 2026: $21,119.84
First Example Bank ••4821 · May 2026: $25,149.37
First Example Bank ••4821 · June 2026: $31,280.01
First Example Bank ••4821 · July 2026: $33,220.68
First Example Bank ••4821 · August 2026: $34,685.04
First Example Bank ••4821 · September 2026: $36,392.00

Deposits to source

Please provide the source of the 2026-05-21 deposit of $6,800.00 ("CLIENT WIRE IN ACCT 987654321012") on First Example Bank ••4821. Include a letter of explanation and the document that shows where the funds came from.

Recurring deposits for review

Possible repeating deposits. This check does not add or remove counted deposits.

First Example Bank ••4821: NORTHWIND. 12 deposits, Monthly, $1,800.00. Possible recurring deposit for your review. This check does not add or remove counted deposits.