



Borrower Name: _____

Business Name (optional): _____

This worksheet may be used to prepare a written evaluation of the analysis of income related to self-employment. The purpose of this written analysis is to determine the amount of stable and continuous income that will be available to the borrower for loan qualifying purposes.

IRS Form 1040 – Individual Income Tax Return

Year _____

Year _____

1. W-2 Income from Self-Employment

(+/-) _____

(+/-) _____

2. Schedule B – Interest and Ordinary Dividends

a. Interest Income from Self-Employment

(+/-) _____

(+/-) _____

b. Dividends from Self-Employment

(+/-) _____

(+/-) _____

3. Schedule C – Profit or Loss from Business: Sole Proprietorship

a. Net Profit or (Loss)

(+/-) _____

(+/-) _____

b. Nonrecurring Other (Income) Loss/Expenses

(+/-) _____

(+/-) _____

c. Depletion

(+/-) _____

(+/-) _____

d. Depreciation

(+/-) _____

(+/-) _____

e. Non-deductible Travel and Meals Expenses

(-) _____

(-) _____

f. Business Use of Home

(+/-) _____

(+/-) _____

g. Amortization/Casualty Loss

(+/-) _____

(+/-) _____

4. Schedule D – Capital Gains and Losses

a. Recurring Capital Gains

(+/-) _____

(+/-) _____

5. Schedule E – Supplemental Income and Loss

Note: A lender may use Fannie Mae Rental Income Worksheets ([Form 1037](#) or [Form 1038](#)) to calculate individual rental income (loss) reported on Schedule E.

a. Royalties Received

(+/-) _____

(+/-) _____

b. Total Expenses

(-) _____

(-) _____

c. Depletion

(+/-) _____

(+/-) _____

6. Schedule F – Profit or Loss from Farming

a. Net Farm Profit or (Loss)

(+/-) _____

(+/-) _____

b. Non-Tax Portion Ongoing Coop and CCC Payments

(+/-) _____

(+/-) _____

c. Nonrecurring Other (Income) Loss

(+/-) _____

(+/-) _____

d. Depreciation

(+/-) _____

(+/-) _____

e. Amortization/Casualty Loss/Depletion

(+/-) _____

(+/-) _____

f. Business Use of Home

(+/-) _____

(+/-) _____

Note: IRS Form 4797 (Sales of Business Property) is not included on this worksheet due to its infrequent use. If applicable, a lender may include analysis of the sale and related recurring capital gains.

Fannie Mae Form 1084 Guide

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Real Estate Appraisal Reform Act of 1987 United States. Congress. House. Committee on Government Operations. Commerce, Consumer, and Monetary Affairs Subcommittee,1988 *Real Estate Financing* Patrick J. Rohan,1991 How to Get the Best Home Loan W. Frazier Bell,1992-08-17 Written by an experienced mortgage banker it uses a step by step approach in order to illustrate the mechanics involved in mortgage lending Offers expert advice on how to obtain the right loan at the right price from the right lender Provides comprehensive coverage of all types of loans qualifications and refinancing Also features many actual narrative examples *Residential Mortgage Lending* Marshall W. Dennis,1992

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Table of Contents **Fannie Mae Form 1084 Guide**

1. Understanding the eBook Fannie Mae Form 1084 Guide
 - The Rise of Digital Reading Fannie Mae Form 1084 Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Fannie Mae Form 1084 Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Fannie Mae Form 1084 Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Fannie Mae Form 1084 Guide
 - Personalized Recommendations
 - Fannie Mae Form 1084 Guide User Reviews and Ratings
 - Fannie Mae Form 1084 Guide and Bestseller Lists

5. Accessing Fannie Mae Form 1084 Guide Free and Paid eBooks
 - Fannie Mae Form 1084 Guide Public Domain eBooks
 - Fannie Mae Form 1084 Guide eBook Subscription Services
 - Fannie Mae Form 1084 Guide Budget-Friendly Options
6. Navigating Fannie Mae Form 1084 Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Fannie Mae Form 1084 Guide Compatibility with Devices
 - Fannie Mae Form 1084 Guide Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Fannie Mae Form 1084 Guide
 - Highlighting and Note-Taking Fannie Mae Form 1084 Guide
 - Interactive Elements Fannie Mae Form 1084 Guide
8. Staying Engaged with Fannie Mae Form 1084 Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Fannie Mae Form 1084 Guide
9. Balancing eBooks and Physical Books Fannie Mae Form 1084 Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Fannie Mae Form 1084 Guide
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Fannie Mae Form 1084 Guide
 - Setting Reading Goals Fannie Mae Form 1084 Guide
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Fannie Mae Form 1084 Guide
 - Fact-Checking eBook Content of Fannie Mae Form 1084 Guide
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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