



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 Excel

Siddappa N.Byrareddy

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the author's name.

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