**Property Financials – Sources of Repayment**

**RENTAL INCOME INFORMATION**

{{rentalIncomeInformation}}

**TENANT/LEASE INFORMATION**

{{tenantLeaseInformation}}

**PROPERTY INCOME VALUES**

**UNDER WRITER JUSTIFICATION/COMMENTS**

{{justification}}

**Standard Property Credit Metrics**

**Debt Service Coverage Ratio :**  {{DSCR}}

**Max. Sustainable**

**Loan Amt :** {{maxSustainableLoanAmount}}

**Loan to Value Ratio**: {{LTVRatio}}

**Capitalization Rate**: {{capitalizationRate}}

**Debt Yield :** {{debtYield}}

**Break Even Rental Rate** : {{BERR}}

**Break Even Occupancy**

**Rate:** {{breakEvenOccupancyRate}}

|  |  |  |  |
| --- | --- | --- | --- |
|  | Appraiser’s Income Approach | Historic Income Approach | Under-Writer Income values |
| Net Operating Income (NOI) | {{NOI}} | {{HNOI}} | {{underwriterNOI}} |
| Gross Potential Income (GPRINC) | {{GPRINC}} | {{HGPRINC}} | {{underwriterGPRINC}} |
| Total Operating Expenses (TOE) | {{TOE}} | {{HTOE}} | {{underwriterTOE}} |

**Interest Rate Sensitivity Analysis**

|  |  |  |  |
| --- | --- | --- | --- |
| Requested Loan Amount | Interest Rate | Term | Net Operating Income |
| {{loanAmount}} | {{interestRate}} | {{loanAmortization}} | {{underwriterNOI}} |
| Interest rate | Monthly Loan Payment | Annual Loan Payment | Resulting DSCR |
| {{interestSensitivityData[0].interestRate}} | {{interestSensitivityData[0].interestRatePMT}} | {{interestSensitivityData[0].annualLoanPayment}} | {{interestSensitivityData[0].resultingDSCR}} |
| {{interestSensitivityData[1].interestRate}} | {{interestSensitivityData[1].interestRatePMT}} | {{interestSensitivityData[1].annualLoanPayment}} | {{interestSensitivityData[1].resultingDSCR}} |
| {{interestSensitivityData[2].interestRate}} | {{interestSensitivityData[2].interestRatePMT}} | {{interestSensitivityData[2].annualLoanPayment}} | {{interestSensitivityData[2].resultingDSCR}} |
| {{interestSensitivityData[3].interestRate}} | {{interestSensitivityData[3].interestRatePMT}} | {{interestSensitivityData[3].annualLoanPayment}} | {{interestSensitivityData[3].resultingDSCR}} |
| {{interestSensitivityData[4].interestRate}} | {{interestSensitivityData[4].interestRatePMT}} | {{interestSensitivityData[4].annualLoanPayment}} | {{interestSensitivityData[4].resultingDSCR}} |
| {{interestSensitivityData[5].interestRate}} | {{interestSensitivityData[5].interestRatePMT}} | {{interestSensitivityData[5].annualLoanPayment}} | {{interestSensitivityData[5].resultingDSCR}} |
| {{interestSensitivityData[6].interestRate}} | {{interestSensitivityData[6].interestRatePMT}} | {{interestSensitivityData[6].annualLoanPayment}} | {{interestSensitivityData[6].resultingDSCR}} |
| {{interestSensitivityData[7].interestRate}} | {{interestSensitivityData[7].interestRatePMT}} | {{interestSensitivityData[7].annualLoanPayment}} | {{interestSensitivityData[7].resultingDSCR}} |
| {{interestSensitivityData[8].interestRate}} | {{interestSensitivityData[8].interestRatePMT}} | {{interestSensitivityData[8].annualLoanPayment}} | {{interestSensitivityData[8].resultingDSCR}} |

**Capitalization Rate Sensitivity Analysis**

Up and Down 50 basis points

|  |  |
| --- | --- |
| Capitalization Rate | Net Operating Income |
| {{capitalizationRate}} | {{underwriterNOI}} |

|  |  |  |
| --- | --- | --- |
| Capitalization Rate | Proposed Value of the Property | Max.Loan Amount |
| {{capRate0}} | {{capRateProposedValue0}} | {{capRateMaxLoanAmount0}} |
| {{capRate1}} | {{capRateProposedValue1}} | {{capRateMaxLoanAmount1}} |
| {{capRate2}} | {{capRateProposedValue2}} | {{capRateMaxLoanAmount2}} |