ATTACHED

- SCHEDULE A -

LENDER/CLIENT	Income Approach, Duplex, Triplexes & above	**APPRAISER:**
ADDRESS:	Property Civic Address	ADDRESS:
TEL: ( )		TEL: ( )

SERVICES & AMENITIES INCLUDED IN RENT

	YES	NO		YES	NO	NO. OF UNITS		YES	NO
Electricity			Stove				Pool		
Hot Water			Refrigerator				Sauna		
Water Tax			Dishwasher				Exercise Room		
Heating			Parking				Other (attached)		

BROADLOOM:

	YES	NO
Units		
Public Areas		

SQ. FT. ..... or SQ. M. .....

INCOME

LEASES VERIFIED ..... **YES** ..... **NO**

FLOOR	NO. OF UNITS	NO. OF BRS	NET FLOOR AREA	MONTHLY RENT - PER UNIT ACTUAL	MONTHLY RENT - PER UNIT ECONOMIC	ANNUAL SQ. M. OR FT.	TOTAL MONTHLY	TOTAL ANNUALLY
				$	$	$	$	$
							TOTAL	$

LAUNDRY: ..... UNITS x $ ..... x 12 MONTHS =	$
OTHER:	$
GROSS INCOME	$
LESS: VACANCY AND BAD DEBT ..... %	$
BALANCE:	$

PLUS PARKING:

	MONTHLY		TOTAL		OCCUPANCY	
INTERIOR:	SPACES AT $	PER SPACE $	x	%	$
EXTERIOR:	SPACES AT $	PER SPACE $	x	%	$

EFFECTIVE GROSS INCOME	$

EXPENSES

DESCRIPTION	ANNUAL AMOUNT TOTAL	ANNUAL AMOUNT PER UNIT	ANNUAL AMOUNT SQ. M. OR FT.	% OF GROSS INCOME	
TAXES: MUNICIPAL	$	$	$		
SCHOOL					
OTHER					
INSURANCE					
HEATING					
WATER					
ELECTRICITY					
JANITOR					
REPAIRS & MAINTENANCE					
PAINTING & DECORATING					
RESERVE					
ELEVATORS					
MANAGEMENT					
MISCELLANEOUS					
TOTAL EXPENSES	$	$	$		$
NET INCOME					$

CAPITALIZATION

MORTGAGE RATE ..... %	..... % x ..... (Annual Factor) = ...	
EQUITY ..... %	..... % x ..... = ...	
AMORTIZATION ..... YRS.		
TERM ..... YRS.	CAPITALIZATION RATE	
MORTGAGE RATIO ..... %	NET INCOME $ ..... ÷ ..... =	$
VALUE INDICATED BY INCOME APPROACH (ROUNDED)		$

COMMENTS ON INCOME APPROACH

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AI-601/REV. 10/89/RINELLA