**INCOME ANALYSIS WORKSHEET**

**Acct #:**

**Rate:**

**Completed By:**

**Approving Underwriter:**

**Date:**

---

**Borrower:**

**PAYOUTUB:**

**Gross Pay:**

\[
\frac{1,200}{x} \times \frac{52}{(\text{# weeks})} = \frac{5,200}{(\text{limit})}
\]

\[
\frac{14,040}{x} \times \frac{9}{(\text{# weeks})} \times \frac{52}{(\text{limit})}
\]

\[
\frac{W2}{\text{(Year)}} \times \frac{\text{(# weeks)}}{\text{(Year)}} \times \frac{\text{(limit)}}{\text{(limit)}}
\]

**AMOUNT USED**

5200- QUALIFY

---

**Co-Borrower:**

**PAYOUTUB:**

**Gross Pay:**

\[
\frac{x}{\text{(amount)}} = \frac{x}{\text{(limit)}}
\]

\[
\frac{\text{(Monthly Amt.)}}{\text{(Monthly Amt.)}} \times \frac{(\text{factor})}{(\text{factor})} = \frac{(\text{factor})}{(\text{factor})}
\]

\[
\frac{\text{(Monthly Amt.)}}{\text{(Monthly Amt.)}} \times \frac{(\text{factor})}{(\text{factor})} = \frac{(\text{factor})}{(\text{factor})}
\]

\[
\frac{\text{(Monthly Amt.)}}{\text{(Monthly Amt.)}} \times \frac{(\text{factor})}{(\text{factor})} = \frac{(\text{factor})}{(\text{factor})}
\]

**AMOUNT USED**

---

**Borrower(s) Other Income:**

\[
\frac{(B/CB)}{\text{(Description)}} \times \frac{(\text{Monthly Amt.)}}{\text{(Monthly Amt.)}} \times \frac{(\text{factor})}{(\text{factor})} = \frac{(\text{factor})}{(\text{factor})}
\]

---

**Comments:**

**Qualifying Calculations:**

\[
\text{Repayment} = \frac{5,200}{62,400}\text{ annual}
\]

\[
\text{Income Limits} = \frac{6,760}{81,120}\text{ annual}
\]

---

CHFA Form #064-0309 Rev. 3-24
INCOME ANALYSIS WORKSHEET

<table>
<thead>
<tr>
<th>Acct #:</th>
<th>CHFA Reservation Number</th>
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<tbody>
<tr>
<td>Rate:</td>
<td>Current Rate</td>
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<tr>
<td></td>
<td>Completed By:</td>
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<tr>
<td></td>
<td>Approving Underwriter</td>
</tr>
<tr>
<td></td>
<td>Date:</td>
</tr>
</tbody>
</table>

**Borrower:**

| PAYSTUB: | Gross Pay: 1,200 x 52 ÷ 12 mnths = 5,200 qualify |
|          | *Paycheck Date 3/1/24 |
|          | Year-to-Date: 14,040* ÷ 9 x 52 ÷ 12 mnths = 6,760 limits |
|          | (Year) W2 ___________  |
|          | (limit) W2 ___________ |

Tuition reimbursement is non-taxable - not using for AMI, Qualifying or Limits
Must use overtime to qualify with Time to Own. All first Mortgage Agency/Insurer eligible income must be used.

**Co-Borrower:**

| PAYSTUB: |
|          |

**Borrower(s) Other Income:**

<table>
<thead>
<tr>
<th>B</th>
<th>Overtime - YTD (slightly declining)</th>
<th>1,560 x 12 = 18,720/12 = $1,560/mo- Qualify</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Description)</td>
<td>(Monthly Amt.) (factor)</td>
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**Comments:**

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<tr>
<th>*Paycheck date: 3/1/24 is week 9</th>
<th>Repayment $6,760</th>
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</table>

Income Limit: $119,500 from Income Limits Chart

80% AMI = $94,960 Hartford County