

Monthly Cash Flow Worksheet for your Name

EXPENSES (Stated on a per month basis)

Homeowners Expenses

Mortgage - 1st Mortgage (Ocwen)	2,779
2nd Mortgage (HSBC)	1,151
Property Taxes	570
Home Insurance	500
PG&E	100
Children's Day Care/Class fees	1682
Water, Sewer, Garbage	180
Home Maintenance/Landscaping	130
Home Warranty Policy/Home Alarm protection	85
Home Telephone/DSL Internet	65
Cellphone	100
Cable/Internet	75
Sub-total homeowners expenses	7,417

Transportation Expenses

Car Loan	635
Toll and Gas	275
Car insurance	150
Sub-total transportation expenses	1,060

Health Expenses

Insurance	0
Pharmacy	20
Medical Doctors	0
Dental	0
Vision	0
Health	0
Sub-total health expenses	20

Food Expenses

Supermarket	400
Dinning Out	150
Food expense subtotal	550

Investment Property Expenses

Antioch Property 1st mortgage (IndyMac bank)	1,881
Antioch Property HELOC (Washington Mutual)	340
Discovery Bay Property 1st Mortgage	2,300
Discovery Bay Property 2nd Mortgage (Wells Fargo)	1,082
Property taxes - Discovery Bay property	565
Property Taxes - Antioch property	552
First American Warranty Policy - Antioch	42
CIG - Hazzard Insurance(Antioch)	68
CIG - Hazzard Insurance(Discovery bay)	70
HOA	0
PG&E	0
Water Utility Reimbursement - Antioch property	55
Sub-total Investment property expenses	6,954

Expenses Continued

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Miscellaneous Expenses

Clothing	150
School - Graduate School tuition	700
Entertainment	150
Credit Cards Minimum Payments (4)	550
Sub-total Miscellaneous Expenses	<u>1,550</u>

TOTAL MONTHLY EXPENSES **17,552**

TOTAL INCOME (Per Month Take home pay)

Salary Wage Shannon	3,700.00
Salary Wage Arnold	5,100.00
Savings	-
Stock, Bonds	-
Investment Property Discovery Bay tenant rent	2,200.00
Investment Property - Antioch Tenant Rent	2,300.00
Total Monthly Income	<u><u>13,300</u></u>

TOTAL MONTHLY CASH FLOW (+ / -) **(4,252)** loss per month

[REDACTED]

[REDACTED]

[REDACTED]