

Asset Depletion Monthly Income Calculation Grid

Resulting Income goes on 1003 under "Other Income"

Based on 5% ROR

Eligible assets include cash equivalents such as CDs , savings, MMAs and public stocks, bonds, mutual funds, etc. (no REO)

Down payment and 12-months full debt service reserves must be subtracted from Eligible Assets

Assets held in a retirement account are eligible when the borrower ≥ 62 years old

Borrower's Age:	≤55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	≥75
Amortization in Years:	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10
Liquidable Assets	monthly income																				
\$100,000	537	545	554	563	573	585	597	610	625	642	660	680	703	729	758	791	829	873	925	986	1,061
\$125,000	671	681	692	704	717	731	746	763	782	802	825	850	879	911	947	988	1,036	1,091	1,156	1,233	1,326
\$150,000	805	817	830	845	860	877	895	916	938	963	990	1,020	1,055	1,093	1,137	1,186	1,243	1,310	1,387	1,480	1,591
\$175,000	939	954	969	985	1,003	1,023	1,045	1,068	1,094	1,123	1,155	1,190	1,230	1,275	1,326	1,384	1,451	1,528	1,619	1,726	1,856
\$200,000	1,074	1,090	1,107	1,126	1,147	1,169	1,194	1,221	1,251	1,283	1,320	1,361	1,406	1,457	1,515	1,582	1,658	1,746	1,850	1,973	2,121
\$225,000	1,208	1,226	1,246	1,267	1,290	1,315	1,343	1,373	1,407	1,444	1,485	1,531	1,582	1,639	1,705	1,779	1,865	1,964	2,081	2,220	2,386
\$250,000	1,342	1,362	1,384	1,408	1,433	1,461	1,492	1,526	1,563	1,604	1,650	1,701	1,758	1,822	1,894	1,977	2,072	2,183	2,312	2,466	2,652
\$275,000	1,476	1,498	1,522	1,548	1,577	1,608	1,641	1,679	1,720	1,765	1,815	1,871	1,933	2,004	2,084	2,175	2,279	2,401	2,543	2,713	2,917
\$300,000	1,610	1,635	1,661	1,689	1,720	1,754	1,791	1,831	1,876	1,925	1,980	2,041	2,109	2,186	2,273	2,372	2,487	2,619	2,775	2,959	3,182
\$325,000	1,745	1,771	1,799	1,830	1,863	1,900	1,940	1,984	2,032	2,086	2,145	2,211	2,285	2,368	2,462	2,570	2,694	2,837	3,006	3,206	3,447
\$350,000	1,879	1,907	1,938	1,971	2,007	2,046	2,089	2,136	2,188	2,246	2,310	2,381	2,461	2,550	2,652	2,768	2,901	3,056	3,237	3,453	3,712
\$375,000	2,013	2,043	2,076	2,111	2,150	2,192	2,238	2,289	2,345	2,406	2,475	2,551	2,636	2,732	2,841	2,965	3,108	3,274	3,468	3,699	3,977
\$400,000	2,147	2,179	2,214	2,252	2,293	2,338	2,388	2,442	2,501	2,567	2,640	2,721	2,812	2,915	3,031	3,163	3,315	3,492	3,700	3,946	4,243
\$425,000	2,281	2,316	2,353	2,393	2,437	2,485	2,537	2,594	2,657	2,727	2,805	2,891	2,988	3,097	3,220	3,361	3,523	3,711	3,931	4,192	4,508
\$450,000	2,416	2,452	2,491	2,534	2,580	2,631	2,686	2,747	2,814	2,888	2,970	3,061	3,164	3,279	3,410	3,559	3,730	3,929	4,162	4,439	4,773
\$475,000	2,550	2,588	2,629	2,674	2,723	2,777	2,835	2,899	2,970	3,048	3,135	3,231	3,339	3,461	3,599	3,756	3,937	4,147	4,393	4,686	5,038
\$500,000	2,684	2,724	2,768	2,815	2,867	2,923	2,984	3,052	3,126	3,209	3,300	3,401	3,515	3,643	3,788	3,954	4,144	4,365	4,624	4,932	5,303
\$525,000	2,818	2,861	2,906	2,956	3,010	3,069	3,134	3,205	3,283	3,369	3,465	3,571	3,691	3,825	3,978	4,152	4,352	4,584	4,856	5,179	5,568
\$550,000	2,953	2,997	3,045	3,097	3,153	3,215	3,283	3,357	3,439	3,529	3,630	3,742	3,867	4,008	4,167	4,349	4,559	4,802	5,087	5,425	5,834
\$575,000	3,087	3,133	3,183	3,237	3,297	3,361	3,432	3,510	3,595	3,690	3,795	3,912	4,042	4,190	4,357	4,547	4,766	5,020	5,318	5,672	6,099
\$600,000	3,221	3,269	3,321	3,378	3,440	3,508	3,581	3,662	3,752	3,850	3,960	4,082	4,218	4,372	4,546	4,745	4,973	5,238	5,549	5,919	6,364
\$625,000	3,355	3,405	3,460	3,519	3,583	3,654	3,731	3,815	3,908	4,011	4,125	4,252	4,394	4,554	4,736	4,942	5,180	5,457	5,781	6,165	6,629
\$650,000	3,489	3,542	3,598	3,660	3,727	3,800	3,880	3,968	4,064	4,171	4,290	4,422	4,570	4,736	4,925	5,140	5,388	5,675	6,012	6,412	6,894
\$675,000	3,624	3,678	3,737	3,801	3,870	3,946	4,029	4,120	4,221	4,332	4,455	4,592	4,745	4,918	5,114	5,338	5,595	5,893	6,243	6,659	7,159
\$700,000	3,758	3,814	3,875	3,941	4,013	4,092	4,178	4,273	4,377	4,492	4,620	4,762	4,921	5,101	5,304	5,536	5,802	6,111	6,474	6,905	7,425
\$725,000	3,892	3,950	4,013	4,082	4,157	4,238	4,328	4,425	4,533	4,652	4,785	4,932	5,097	5,283	5,493	5,733	6,009	6,330	6,705	7,152	7,690
\$750,000	4,026	4,086	4,152	4,223	4,300	4,384	4,477	4,578	4,690	4,813	4,950	5,102	5,273	5,465	5,683	5,931	6,217	6,548	6,937	7,398	7,955
\$775,000	4,160	4,223	4,290	4,364	4,443	4,531	4,626	4,731	4,846	4,973	5,115	5,272	5,449	5,647	5,872	6,129	6,424	6,766	7,168	7,645	8,220
\$800,000	4,295	4,359	4,429	4,504	4,587	4,677	4,775	4,883	5,002	5,134	5,280	5,442	5,624	5,829	6,061	6,326	6,631	6,984	7,399	7,892	8,485
\$825,000	4,429	4,495	4,567	4,645	4,730	4,823	4,924	5,036	5,159	5,294	5,445	5,612	5,800	6,011	6,251	6,524	6,838	7,203	7,630	8,138	8,750
\$850,000	4,563	4,631	4,705	4,786	4,873	4,969	5,074	5,188	5,315	5,455	5,610	5,782	5,976	6,194	6,440	6,722	7,045	7,421	7,862	8,385	9,016
\$875,000	4,697	4,768	4,844	4,927	5,017	5,115	5,223	5,341	5,471	5,615	5,775	5,952	6,152	6,376	6,630	6,919	7,253	7,639	8,093	8,631	9,281
\$900,000	4,831	4,904	4,982	5,067	5,160	5,261	5,372	5,494	5,628	5,775	5,940	6,122	6,327	6,558	6,819	7,117	7,460	7,858	8,324	8,878	9,546
\$925,000	4,966	5,040	5,121	5,208	5,303	5,407	5,521	5,646	5,784	5,936	6,105	6,293	6,503	6,740	7,009	7,315	7,667	8,076	8,555	9,125	9,811
\$950,000	5,100	5,176	5,259	5,349	5,447	5,554	5,671	5,799	5,940	6,096	6,270	6,463	6,679	6,922	7,198	7,513	7,874	8,294	8,786	9,371	10,076
\$975,000	5,234	5,312	5,397	5,490	5,590	5,700	5,820	5,951	6,096	6,257	6,435	6,633	6,855	7,104	7,387	7,710	8,081	8,512	9,018	9,618	10,341
\$1,000,000	5,368	5,449	5,536	5,630	5,733	5,846	5,969	6,104	6,253	6,417	6,600	6,803	7,030	7,287	7,577	7,908	8,289	8,731	9,249	9,864	10,607
\$1,025,000	5,502	5,585	5,674	5,771	5,877	5,992	6,118	6,257	6,409	6,578	6,765	6,973	7,206	7,469	7,766	8,106	8,496	8,949	9,480	10,111	10,872
\$1,050,000	5,637	5,721	5,813	5,912	6,020	6,138	6,267	6,409	6,565	6,738	6,930	7,143	7,382	7,651	7,956	8,303	8,703	9,167	9,711	10,358	11,137

Asset Depletion Monthly Income Calculation Grid

Resulting Income goes on 1003 under "Other Income"

Based on 5% ROR

Eligible assets include cash equivalents such as CDs , savings, MMAs and public stocks, bonds, mutual funds, etc. (no REO)

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Liquidable Assets	monthly income																				
\$1,075,000	5,771	5,857	5,951	6,053	6,163	6,284	6,417	6,562	6,722	6,898	7,095	7,313	7,558	7,833	8,145	8,501	8,910	9,385	9,943	10,604	11,402
\$1,100,000	5,905	5,993	6,089	6,193	6,307	6,430	6,566	6,714	6,878	7,059	7,260	7,483	7,733	8,015	8,334	8,699	9,118	9,604	10,174	10,851	11,667
\$1,125,000	6,039	6,130	6,228	6,334	6,450	6,577	6,715	6,867	7,034	7,219	7,425	7,653	7,909	8,197	8,524	8,896	9,325	9,822	10,405	11,098	11,932
\$1,150,000	6,173	6,266	6,366	6,475	6,593	6,723	6,864	7,020	7,191	7,380	7,589	7,823	8,085	8,380	8,713	9,094	9,532	10,040	10,636	11,344	12,198
\$1,175,000	6,308	6,402	6,504	6,616	6,737	6,869	7,014	7,172	7,347	7,540	7,754	7,993	8,261	8,562	8,903	9,292	9,739	10,258	10,867	11,591	12,463
\$1,200,000	6,442	6,538	6,643	6,756	6,880	7,015	7,163	7,325	7,503	7,701	7,919	8,163	8,436	8,744	9,092	9,490	9,946	10,477	11,099	11,837	12,728
\$1,225,000	6,576	6,675	6,781	6,897	7,023	7,161	7,312	7,477	7,660	7,861	8,084	8,333	8,612	8,926	9,282	9,687	10,154	10,695	11,330	12,084	12,993
\$1,250,000	6,710	6,811	6,920	7,038	7,167	7,307	7,461	7,630	7,816	8,021	8,249	8,503	8,788	9,108	9,471	9,885	10,361	10,913	11,561	12,331	13,258
\$1,275,000	6,844	6,947	7,058	7,179	7,310	7,454	7,610	7,783	7,972	8,182	8,414	8,674	8,964	9,290	9,660	10,083	10,568	11,132	11,792	12,577	13,523
\$1,300,000	6,979	7,083	7,196	7,320	7,453	7,600	7,760	7,935	8,129	8,342	8,579	8,844	9,139	9,473	9,850	10,280	10,775	11,350	12,024	12,824	13,789
\$1,325,000	7,113	7,219	7,335	7,460	7,597	7,746	7,909	8,088	8,285	8,503	8,744	9,014	9,315	9,655	10,039	10,478	10,983	11,568	12,255	13,070	14,054
\$1,350,000	7,247	7,356	7,473	7,601	7,740	7,892	8,058	8,240	8,441	8,663	8,909	9,184	9,491	9,837	10,229	10,676	11,190	11,786	12,486	13,317	14,319
\$1,375,000	7,381	7,492	7,612	7,742	7,883	8,038	8,207	8,393	8,598	8,824	9,074	9,354	9,667	10,019	10,418	10,873	11,397	12,005	12,717	13,564	14,584
\$1,400,000	7,516	7,628	7,750	7,883	8,027	8,184	8,357	8,546	8,754	8,984	9,239	9,524	9,842	10,201	10,608	11,071	11,604	12,223	12,948	13,810	14,849
\$1,425,000	7,650	7,764	7,888	8,023	8,170	8,330	8,506	8,698	8,910	9,144	9,404	9,694	10,018	10,383	10,797	11,269	11,811	12,441	13,180	14,057	15,114
\$1,450,000	7,784	7,900	8,027	8,164	8,313	8,477	8,655	8,851	9,067	9,305	9,569	9,864	10,194	10,566	10,986	11,467	12,019	12,659	13,411	14,304	15,379
\$1,475,000	7,918	8,037	8,165	8,305	8,457	8,623	8,804	9,003	9,223	9,465	9,734	10,034	10,370	10,748	11,176	11,664	12,226	12,878	13,642	14,550	15,645
\$1,500,000	8,052	8,173	8,304	8,446	8,600	8,769	8,953	9,156	9,379	9,626	9,899	10,204	10,546	10,930	11,365	11,862	12,433	13,096	13,873	14,797	15,910
\$1,525,000	8,187	8,309	8,442	8,586	8,743	8,915	9,103	9,309	9,536	9,786	10,064	10,374	10,721	11,112	11,555	12,060	12,640	13,314	14,105	15,043	16,175
\$1,550,000	8,321	8,445	8,580	8,727	8,887	9,061	9,252	9,461	9,692	9,947	10,229	10,544	10,897	11,294	11,744	12,257	12,847	13,532	14,336	15,290	16,440
\$1,575,000	8,455	8,582	8,719	8,868	9,030	9,207	9,401	9,614	9,848	10,107	10,394	10,714	11,073	11,476	11,933	12,455	13,055	13,751	14,567	15,537	16,705
\$1,600,000	8,589	8,718	8,857	9,009	9,173	9,353	9,550	9,766	10,004	10,267	10,559	10,884	11,249	11,658	12,123	12,653	13,262	13,969	14,798	15,783	16,970
\$1,625,000	8,723	8,854	8,996	9,149	9,317	9,500	9,700	9,919	10,161	10,428	10,724	11,055	11,424	11,841	12,312	12,850	13,469	14,187	15,029	16,030	17,236
\$1,650,000	8,858	8,990	9,134	9,290	9,460	9,646	9,849	10,072	10,317	10,588	10,889	11,225	11,600	12,023	12,502	13,048	13,676	14,405	15,261	16,276	17,501
\$1,675,000	8,992	9,126	9,272	9,431	9,604	9,792	9,998	10,224	10,473	10,749	11,054	11,395	11,776	12,205	12,691	13,246	13,884	14,624	15,492	16,523	17,766
\$1,700,000	9,126	9,263	9,411	9,572	9,747	9,938	10,147	10,377	10,630	10,909	11,219	11,565	11,952	12,387	12,881	13,443	14,091	14,842	15,723	16,770	18,031
\$1,725,000	9,260	9,399	9,549	9,712	9,890	10,084	10,296	10,530	10,786	11,070	11,384	11,735	12,127	12,569	13,070	13,641	14,298	15,060	15,954	17,016	18,296
\$1,750,000	9,394	9,535	9,688	9,853	10,034	10,230	10,446	10,682	10,942	11,230	11,549	11,905	12,303	12,751	13,259	13,839	14,505	15,279	16,186	17,263	18,561
\$1,775,000	9,529	9,671	9,826	9,994	10,177	10,376	10,595	10,835	11,099	11,391	11,714	12,075	12,479	12,934	13,449	14,037	14,712	15,497	16,417	17,509	18,827
\$1,800,000	9,663	9,807	9,964	10,135	10,320	10,523	10,744	10,987	11,255	11,551	11,879	12,245	12,655	13,116	13,638	14,234	14,920	15,715	16,648	17,756	19,092
\$1,825,000	9,797	9,944	10,103	10,275	10,464	10,669	10,893	11,140	11,411	11,711	12,044	12,415	12,830	13,298	13,828	14,432	15,127	15,933	16,879	18,003	19,357
\$1,850,000	9,931	10,080	10,241	10,416	10,607	10,815	11,043	11,293	11,568	11,872	12,209	12,585	13,006	13,480	14,017	14,630	15,334	16,152	17,110	18,249	19,622
\$1,875,000	10,065	10,216	10,380	10,557	10,750	10,961	11,192	11,445	11,724	12,032	12,374	12,755	13,182	13,662	14,207	14,827	15,541	16,370	17,342	18,496	19,887
\$1,900,000	10,200	10,352	10,518	10,698	10,894	11,107	11,341	11,598	11,880	12,193	12,539	12,925	13,358	13,844	14,396	15,025	15,749	16,588	17,573	18,743	20,152
\$1,925,000	10,334	10,489	10,656	10,839	11,037	11,253	11,490	11,750	12,037	12,353	12,704	13,095	13,533	14,027	14,585	15,223	15,956	16,806	17,804	18,989	20,418
\$1,950,000	10,468	10,625	10,795	10,979	11,180	11,400	11,640	11,903	12,193	12,514	12,869	13,265	13,709	14,209	14,775	15,420	16,163	17,025	18,035	19,236	20,683
\$1,975,000	10,602	10,761	10,933	11,120	11,324	11,546	11,789	12,056	12,349	12,674	13,034	13,435	13,885	14,391	14,964	15,618	16,370	17,243	18,267	19,482	20,948
\$2,000,000	10,736	10,897	11,071	11,261	11,467	11,692	11,938	12,208	12,506	12,834	13,199	13,606	14,061	14,573	15,154	15,816	16,577	17,461	18,498	19,729	21,213
\$2,025,000	10,871	11,033	11,210	11,402	11,610	11,838	12,087	12,361	12,662	12,995	13,364	13,776	14,236	14,755	15,343	16,014	16,785	17,679	18,729	19,976	21,478

Asset Depletion Monthly Income Calculation Grid

Resulting Income goes on 1003 under "Other Income"

Based on 5% ROR

Eligible assets include cash equivalents such as CDs , savings, MMAs and public stocks, bonds, mutual funds, etc. (no REO)

Down payment and 12-months full debt service reserves must be subtracted from Eligible Assets

Assets held in a retirement account are eligible when the borrower ≥ 62 years old

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Liquidable Assets	monthly income																				
\$2,050,000	11,005	11,170	11,348	11,542	11,754	11,984	12,236	12,513	12,818	13,155	13,529	13,946	14,412	14,937	15,532	16,211	16,992	17,898	18,960	20,222	21,743
\$2,075,000	11,139	11,306	11,487	11,683	11,897	12,130	12,386	12,666	12,975	13,316	13,694	14,116	14,588	15,120	15,722	16,409	17,199	18,116	19,191	20,469	22,009
\$2,100,000	11,273	11,442	11,625	11,824	12,040	12,276	12,535	12,819	13,131	13,476	13,859	14,286	14,764	15,302	15,911	16,607	17,406	18,334	19,423	20,715	22,274
\$2,125,000	11,407	11,578	11,763	11,965	12,184	12,423	12,684	12,971	13,287	13,637	14,024	14,456	14,939	15,484	16,101	16,804	17,614	18,553	19,654	20,962	22,539
\$2,150,000	11,542	11,714	11,902	12,105	12,327	12,569	12,833	13,124	13,444	13,797	14,189	14,626	15,115	15,666	16,290	17,002	17,821	18,771	19,885	21,209	22,804
\$2,175,000	11,676	11,851	12,040	12,246	12,470	12,715	12,983	13,276	13,600	13,957	14,354	14,796	15,291	15,848	16,480	17,200	18,028	18,989	20,116	21,455	23,069
\$2,200,000	11,810	11,987	12,179	12,387	12,614	12,861	13,132	13,429	13,756	14,118	14,519	14,966	15,467	16,030	16,669	17,397	18,235	19,207	20,348	21,702	23,334
\$2,225,000	11,944	12,123	12,317	12,528	12,757	13,007	13,281	13,582	13,912	14,278	14,684	15,136	15,643	16,213	16,858	17,595	18,442	19,426	20,579	21,948	23,600
\$2,250,000	12,078	12,259	12,455	12,668	12,900	13,153	13,430	13,734	14,069	14,439	14,849	15,306	15,818	16,395	17,048	17,793	18,650	19,644	20,810	22,195	23,865
\$2,275,000	12,213	12,396	12,594	12,809	13,044	13,299	13,579	13,887	14,225	14,599	15,014	15,476	15,994	16,577	17,237	17,991	18,857	19,862	21,041	22,442	24,130
\$2,300,000	12,347	12,532	12,732	12,950	13,187	13,446	13,729	14,039	14,381	14,760	15,179	15,646	16,170	16,759	17,427	18,188	19,064	20,080	21,272	22,688	24,395
\$2,325,000	12,481	12,668	12,871	13,091	13,330	13,592	13,878	14,192	14,538	14,920	15,344	15,816	16,346	16,941	17,616	18,386	19,271	20,299	21,504	22,935	24,660
\$2,350,000	12,615	12,804	13,009	13,231	13,474	13,738	14,027	14,345	14,694	15,080	15,509	15,987	16,521	17,123	17,806	18,584	19,478	20,517	21,735	23,182	24,925
\$2,375,000	12,750	12,940	13,147	13,372	13,617	13,884	14,176	14,497	14,850	15,241	15,674	16,157	16,697	17,306	17,995	18,781	19,686	20,735	21,966	23,428	25,191
\$2,400,000	12,884	13,077	13,286	13,513	13,760	14,030	14,326	14,650	15,007	15,401	15,839	16,327	16,873	17,488	18,184	18,979	19,893	20,953	22,197	23,675	25,456
\$2,425,000	13,018	13,213	13,424	13,654	13,904	14,176	14,475	14,802	15,163	15,562	16,004	16,497	17,049	17,670	18,374	19,177	20,100	21,172	22,429	23,921	25,721
\$2,450,000	13,152	13,349	13,563	13,794	14,047	14,322	14,624	14,955	15,319	15,722	16,169	16,667	17,224	17,852	18,563	19,374	20,307	21,390	22,660	24,168	25,986
\$2,475,000	13,286	13,485	13,701	13,935	14,190	14,469	14,773	15,108	15,476	15,883	16,334	16,837	17,400	18,034	18,753	19,572	20,515	21,608	22,891	24,415	26,251
\$2,500,000	13,421	13,622	13,839	14,076	14,334	14,615	14,922	15,260	15,632	16,043	16,499	17,007	17,576	18,216	18,942	19,770	20,722	21,826	23,122	24,661	26,516
\$2,525,000	13,555	13,758	13,978	14,217	14,477	14,761	15,072	15,413	15,788	16,203	16,664	17,177	17,752	18,399	19,131	19,968	20,929	22,045	23,353	24,908	26,782
\$2,550,000	13,689	13,894	14,116	14,357	14,620	14,907	15,221	15,565	15,945	16,364	16,829	17,347	17,927	18,581	19,321	20,165	21,136	22,263	23,585	25,154	27,047
\$2,575,000	13,823	14,030	14,255	14,498	14,764	15,053	15,370	15,718	16,101	16,524	16,994	17,517	18,103	18,763	19,510	20,363	21,343	22,481	23,816	25,401	27,312
\$2,600,000	13,957	14,166	14,393	14,639	14,907	15,199	15,519	15,871	16,257	16,685	17,159	17,687	18,279	18,945	19,700	20,561	21,551	22,700	24,047	25,648	27,577
\$2,625,000	14,092	14,303	14,531	14,780	15,050	15,345	15,669	16,023	16,414	16,845	17,324	17,857	18,455	19,127	19,889	20,758	21,758	22,918	24,278	25,894	27,842
\$2,650,000	14,226	14,439	14,670	14,921	15,194	15,492	15,818	16,176	16,570	17,006	17,489	18,027	18,630	19,309	20,079	20,956	21,965	23,136	24,510	26,141	28,107
\$2,675,000	14,360	14,575	14,808	15,061	15,337	15,638	15,967	16,328	16,726	17,166	17,654	18,197	18,806	19,492	20,268	21,154	22,172	23,354	24,741	26,388	28,373
\$2,700,000	14,494	14,711	14,946	15,202	15,480	15,784	16,116	16,481	16,883	17,326	17,819	18,367	18,982	19,674	20,457	21,351	22,380	23,573	24,972	26,634	28,638
\$2,725,000	14,628	14,847	15,085	15,343	15,624	15,930	16,265	16,634	17,039	17,487	17,984	18,538	19,158	19,856	20,647	21,549	22,587	23,791	25,203	26,881	28,903
\$2,750,000	14,763	14,984	15,223	15,484	15,767	16,076	16,415	16,786	17,195	17,647	18,149	18,708	19,333	20,038	20,836	21,747	22,794	24,009	25,434	27,127	29,168
\$2,775,000	14,897	15,120	15,362	15,624	15,910	16,222	16,564	16,939	17,352	17,808	18,314	18,878	19,509	20,220	21,026	21,945	23,001	24,227	25,666	27,374	29,433
\$2,800,000	15,031	15,256	15,500	15,765	16,054	16,369	16,713	17,091	17,508	17,968	18,479	19,048	19,685	20,402	21,215	22,142	23,208	24,446	25,897	27,621	29,698
\$2,825,000	15,165	15,392	15,638	15,906	16,197	16,515	16,862	17,244	17,664	18,129	18,644	19,218	19,861	20,585	21,404	22,340	23,416	24,664	26,128	27,867	29,964
\$2,850,000	15,299	15,529	15,777	16,047	16,340	16,661	17,012	17,397	17,821	18,289	18,809	19,388	20,036	20,767	21,594	22,538	23,623	24,882	26,359	28,114	30,229
\$2,875,000	15,434	15,665	15,915	16,187	16,484	16,807	17,161	17,549	17,977	18,449	18,974	19,558	20,212	20,949	21,783	22,735	23,830	25,100	26,591	28,360	30,494
\$2,900,000	15,568	15,801	16,054	16,328	16,627	16,953	17,310	17,702	18,133	18,610	19,139	19,728	20,388	21,131	21,973	22,933	24,037	25,319	26,822	28,607	30,759
\$2,925,000	15,702	15,937	16,192	16,469	16,770	17,099	17,459	17,854	18,289	18,770	19,304	19,898	20,564	21,313	22,162	23,131	24,244	25,537	27,053	28,854	31,024
\$2,950,000	15,836	16,073	16,330	16,610	16,914	17,245	17,608	18,007	18,446	18,931	19,469	20,068	20,739	21,495	22,352	23,328	24,452	25,755	27,284	29,100	31,289
\$2,975,000	15,970	16,210	16,469	16,750	17,057	17,392	17,758	18,160	18,602	19,091	19,634	20,238	20,915	21,677	22,541	23,526	24,659	25,974	27,515	29,347	31,554
\$3,000,000	16,105	16,346	16,607	16,891	17,200	17,538	17,907	18,312	18,758	19,252	19,799	20,408	21,091	21,860	22,730	23,724	24,866	26,192	27,747	29,593	31,820

Asset Depletion Monthly Income Calculation Grid

Resulting Income goes on 1003 under "Other Income"

Based on 5% ROR

Eligible assets include cash equivalents such as CDs , savings, MMAs and public stocks, bonds, mutual funds, etc. (no REO)

Down payment and 12-months full debt service reserves must be subtracted from Eligible Assets

Assets held in a retirement account are eligible when the borrower ≥ 62 years old

Borrower's Age:	≤55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	≥75
Amortization in Years:	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10

Liquidable Assets	monthly income																				
\$3,025,000	16,239	16,482	16,746	17,032	17,344	17,684	18,056	18,465	18,915	19,412	19,964	20,578	21,267	22,042	22,920	23,922	25,073	26,410	27,978	29,840	32,085
\$3,050,000	16,373	16,618	16,884	17,173	17,487	17,830	18,205	18,617	19,071	19,572	20,129	20,748	21,443	22,224	23,109	24,119	25,281	26,628	28,209	30,087	32,350
\$3,075,000	16,507	16,754	17,022	17,313	17,630	17,976	18,355	18,770	19,227	19,733	20,294	20,919	21,618	22,406	23,299	24,317	25,488	26,847	28,440	30,333	32,615
\$3,100,000	16,641	16,891	17,161	17,454	17,774	18,122	18,504	18,923	19,384	19,893	20,459	21,089	21,794	22,588	23,488	24,515	25,695	27,065	28,672	30,580	32,880
\$3,125,000	16,776	17,027	17,299	17,595	17,917	18,268	18,653	19,075	19,540	20,054	20,624	21,259	21,970	22,770	23,678	24,712	25,902	27,283	28,903	30,827	33,145
\$3,150,000	16,910	17,163	17,438	17,736	18,060	18,415	18,802	19,228	19,696	20,214	20,789	21,429	22,146	22,953	23,867	24,910	26,109	27,501	29,134	31,073	33,411
\$3,175,000	17,044	17,299	17,576	17,876	18,204	18,561	18,951	19,380	19,853	20,375	20,954	21,599	22,321	23,135	24,056	25,108	26,317	27,720	29,365	31,320	33,676
\$3,200,000	17,178	17,436	17,714	18,017	18,347	18,707	19,101	19,533	20,009	20,535	21,119	21,769	22,497	23,317	24,246	25,305	26,524	27,938	29,596	31,566	33,941
\$3,225,000	17,312	17,572	17,853	18,158	18,490	18,853	19,250	19,686	20,165	20,695	21,284	21,939	22,673	23,499	24,435	25,503	26,731	28,156	29,828	31,813	34,206
\$3,250,000	17,447	17,708	17,991	18,299	18,634	18,999	19,399	19,838	20,322	20,856	21,449	22,109	22,849	23,681	24,625	25,701	26,938	28,374	30,059	32,060	34,471
\$3,275,000	17,581	17,844	18,130	18,440	18,777	19,145	19,548	19,991	20,478	21,016	21,614	22,279	23,024	23,863	24,814	25,898	27,146	28,593	30,290	32,306	34,736
\$3,300,000	17,715	17,980	18,268	18,580	18,920	19,291	19,698	20,143	20,634	21,177	21,779	22,449	23,200	24,046	25,003	26,096	27,353	28,811	30,521	32,553	35,002
\$3,325,000	17,849	18,117	18,406	18,721	19,064	19,438	19,847	20,296	20,791	21,337	21,944	22,619	23,376	24,228	25,193	26,294	27,560	29,029	30,753	32,799	35,267
\$3,350,000	17,984	18,253	18,545	18,862	19,207	19,584	19,996	20,449	20,947	21,498	22,109	22,789	23,552	24,410	25,382	26,492	27,767	29,248	30,984	33,046	35,532
\$3,375,000	18,118	18,389	18,683	19,003	19,350	19,730	20,145	20,601	21,103	21,658	22,274	22,959	23,727	24,592	25,572	26,689	27,974	29,466	31,215	33,293	35,797
\$3,400,000	18,252	18,525	18,822	19,143	19,494	19,876	20,295	20,754	21,260	21,818	22,438	23,129	23,903	24,774	25,761	26,887	28,182	29,684	31,446	33,539	36,062
\$3,425,000	18,386	18,661	18,960	19,284	19,637	20,022	20,444	20,906	21,416	21,979	22,603	23,300	24,079	24,956	25,951	27,085	28,389	29,902	31,677	33,786	36,327
\$3,450,000	18,520	18,798	19,098	19,425	19,780	20,168	20,593	21,059	21,572	22,139	22,768	23,470	24,255	25,139	26,140	27,282	28,596	30,121	31,909	34,032	36,593
\$3,475,000	18,655	18,934	19,237	19,566	19,924	20,315	20,742	21,212	21,729	22,300	22,933	23,640	24,430	25,321	26,329	27,480	28,803	30,339	32,140	34,279	36,858
\$3,500,000	18,789	19,070	19,375	19,706	20,067	20,461	20,891	21,364	21,885	22,460	23,098	23,810	24,606	25,503	26,519	27,678	29,010	30,557	32,371	34,526	37,123
\$3,525,000	18,923	19,206	19,513	19,847	20,210	20,607	21,041	21,517	22,041	22,621	23,263	23,980	24,782	25,685	26,708	27,875	29,218	30,775	32,602	34,772	37,388
\$3,550,000	19,057	19,343	19,652	19,988	20,354	20,753	21,190	21,669	22,197	22,781	23,428	24,150	24,958	25,867	26,898	28,073	29,425	30,994	32,834	35,019	37,653
\$3,575,000	19,191	19,479	19,790	20,129	20,497	20,899	21,339	21,822	22,354	22,941	23,593	24,320	25,133	26,049	27,087	28,271	29,632	31,212	33,065	35,266	37,918
\$3,600,000	19,326	19,615	19,929	20,269	20,640	21,045	21,488	21,975	22,510	23,102	23,758	24,490	25,309	26,232	27,277	28,469	29,839	31,430	33,296	35,512	38,184
\$3,625,000	19,460	19,751	20,067	20,410	20,784	21,191	21,638	22,127	22,666	23,262	23,923	24,660	25,485	26,414	27,466	28,666	30,047	31,648	33,527	35,759	38,449
\$3,650,000	19,594	19,887	20,205	20,551	20,927	21,338	21,787	22,280	22,823	23,423	24,088	24,830	25,661	26,596	27,655	28,864	30,254	31,867	33,759	36,005	38,714
\$3,675,000	19,728	20,024	20,344	20,692	21,070	21,484	21,936	22,432	22,979	23,583	24,253	25,000	25,836	26,778	27,845	29,062	30,461	32,085	33,990	36,252	38,979
\$3,700,000	19,862	20,160	20,482	20,832	21,214	21,630	22,085	22,585	23,135	23,744	24,418	25,170	26,012	26,960	28,034	29,259	30,668	32,303	34,221	36,499	39,244
\$3,725,000	19,997	20,296	20,621	20,973	21,357	21,776	22,234	22,738	23,292	23,904	24,583	25,340	26,188	27,142	28,224	29,457	30,875	32,521	34,452	36,745	39,509
\$3,750,000	20,131	20,432	20,759	21,114	21,500	21,922	22,384	22,890	23,448	24,064	24,748	25,510	26,364	27,325	28,413	29,655	31,083	32,740	34,683	36,992	39,775
\$3,775,000	20,265	20,568	20,897	21,255	21,644	22,068	22,533	23,043	23,604	24,225	24,913	25,680	26,540	27,507	28,602	29,852	31,290	32,958	34,915	37,238	40,040
\$3,800,000	20,399	20,705	21,036	21,395	21,787	22,214	22,682	23,195	23,761	24,385	25,078	25,851	26,715	27,689	28,792	30,050	31,497	33,176	35,146	37,485	40,305
\$3,825,000	20,533	20,841	21,174	21,536	21,930	22,361	22,831	23,348	23,917	24,546	25,243	26,021	26,891	27,871	28,981	30,248	31,704	33,395	35,377	37,732	40,570
\$3,850,000	20,668	20,977	21,313	21,677	22,074	22,507	22,981	23,501	24,073	24,706	25,408	26,191	27,067	28,053	29,171	30,446	31,912	33,613	35,608	37,978	40,835
\$3,875,000	20,802	21,113	21,451	21,818	22,217	22,653	23,130	23,653	24,230	24,867	25,573	26,361	27,243	28,235	29,360	30,643	32,119	33,831	35,840	38,225	41,100
\$3,900,000	20,936	21,250	21,589	21,959	22,360	22,799	23,279	23,806	24,386	25,027	25,738	26,531	27,418	28,418	29,550	30,841	32,326	34,049	36,071	38,472	41,366
\$3,925,000	21,070	21,386	21,728	22,099	22,504	22,945	23,428	23,958	24,542	25,187	25,903	26,701	27,594	28,600	29,739	31,039	32,533	34,268	36,302	38,718	41,631
\$3,950,000	21,204	21,522	21,866	22,240	22,647	23,091	23,577	24,111	24,699	25,348	26,068	26,871	27,770	28,782	29,928	31,236	32,740	34,486	36,533	38,965	41,896
\$3,975,000	21,339	21,658	22,005	22,381	22,790	23,237	23,727	24,264	24,855	25,508	26,233	27,041	27,946	28,964	30,118	31,434	32,948	34,704	36,764	39,211	42,161

Asset Depletion Monthly Income Calculation Grid

Resulting Income goes on 1003 under "Other Income"

Based on 5% ROR

Eligible assets include cash equivalents such as CDs , savings, MMAs and public stocks, bonds, mutual funds, etc. (no REO)

Down payment and 12-months full debt service reserves must be subtracted from Eligible Assets

Assets held in a retirement account are eligible when the borrower ≥ 62 years old

Borrower's Age:	≤55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	≥75
Amortization in Years:	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10
Liquidable Assets	monthly income																				
\$4,000,000	21,473	21,794	22,143	22,522	22,934	23,384	23,876	24,416	25,011	25,669	26,398	27,211	28,121	29,146	30,307	31,632	33,155	34,922	36,996	39,458	42,426
\$4,025,000	21,607	21,931	22,281	22,662	23,077	23,530	24,025	24,569	25,168	25,829	26,563	27,381	28,297	29,328	30,497	31,829	33,362	35,141	37,227	39,705	42,691
\$4,050,000	21,741	22,067	22,420	22,803	23,220	23,676	24,174	24,721	25,324	25,990	26,728	27,551	28,473	29,511	30,686	32,027	33,569	35,359	37,458	39,951	42,957
\$4,075,000	21,875	22,203	22,558	22,944	23,364	23,822	24,324	24,874	25,480	26,150	26,893	27,721	28,649	29,693	30,876	32,225	33,776	35,577	37,689	40,198	43,222
\$4,100,000	22,010	22,339	22,697	23,085	23,507	23,968	24,473	25,027	25,637	26,310	27,058	27,891	28,824	29,875	31,065	32,423	33,984	35,795	37,921	40,444	43,487
\$4,125,000	22,144	22,475	22,835	23,225	23,650	24,114	24,622	25,179	25,793	26,471	27,223	28,061	29,000	30,057	31,254	32,620	34,191	36,014	38,152	40,691	43,752
\$4,150,000	22,278	22,612	22,973	23,366	23,794	24,260	24,771	25,332	25,949	26,631	27,388	28,232	29,176	30,239	31,444	32,818	34,398	36,232	38,383	40,938	44,017
\$4,175,000	22,412	22,748	23,112	23,507	23,937	24,407	24,920	25,484	26,105	26,792	27,553	28,402	29,352	30,421	31,633	33,016	34,605	36,450	38,614	41,184	44,282
\$4,200,000	22,547	22,884	23,250	23,648	24,080	24,553	25,070	25,637	26,262	26,952	27,718	28,572	29,527	30,604	31,823	33,213	34,813	36,669	38,845	41,431	44,548
\$4,225,000	22,681	23,020	23,388	23,788	24,224	24,699	25,219	25,790	26,418	27,113	27,883	28,742	29,703	30,786	32,012	33,411	35,020	36,887	39,077	41,677	44,813
\$4,250,000	22,815	23,157	23,527	23,929	24,367	24,845	25,368	25,942	26,574	27,273	28,048	28,912	29,879	30,968	32,201	33,609	35,227	37,105	39,308	41,924	45,078
\$4,275,000	22,949	23,293	23,665	24,070	24,510	24,991	25,517	26,095	26,731	27,433	28,213	29,082	30,055	31,150	32,391	33,806	35,434	37,323	39,539	42,171	45,343
\$4,300,000	23,083	23,429	23,804	24,211	24,654	25,137	25,667	26,247	26,887	27,594	28,378	29,252	30,230	31,332	32,580	34,004	35,641	37,542	39,770	42,417	45,608
\$4,325,000	23,218	23,565	23,942	24,351	24,797	25,284	25,816	26,400	27,043	27,754	28,543	29,422	30,406	31,514	32,770	34,202	35,849	37,760	40,002	42,664	45,873
\$4,350,000	23,352	23,701	24,080	24,492	24,940	25,430	25,965	26,553	27,200	27,915	28,708	29,592	30,582	31,697	32,959	34,400	36,056	37,978	40,233	42,911	46,138
\$4,375,000	23,486	23,838	24,219	24,633	25,084	25,576	26,114	26,705	27,356	28,075	28,873	29,762	30,758	31,879	33,149	34,597	36,263	38,196	40,464	43,157	46,404
\$4,400,000	23,620	23,974	24,357	24,774	25,227	25,722	26,263	26,858	27,512	28,236	29,038	29,932	30,933	32,061	33,338	34,795	36,470	38,415	40,695	43,404	46,669
\$4,425,000	23,754	24,110	24,496	24,914	25,370	25,868	26,413	27,010	27,669	28,396	29,203	30,102	31,109	32,243	33,527	34,993	36,678	38,633	40,926	43,650	46,934
\$4,450,000	23,889	24,246	24,634	25,055	25,514	26,014	26,562	27,163	27,825	28,556	29,368	30,272	31,285	32,425	33,717	35,190	36,885	38,851	41,158	43,897	47,199
\$4,475,000	24,023	24,382	24,772	25,196	25,657	26,160	26,711	27,316	27,981	28,717	29,533	30,442	31,461	32,607	33,906	35,388	37,092	39,069	41,389	44,144	47,464
\$4,500,000	24,157	24,519	24,911	25,337	25,800	26,307	26,860	27,468	28,138	28,877	29,698	30,612	31,637	32,789	34,096	35,586	37,299	39,288	41,620	44,390	47,729
\$4,525,000	24,291	24,655	25,049	25,478	25,944	26,453	27,010	27,621	28,294	29,038	29,863	30,783	31,812	32,972	34,285	35,783	37,506	39,506	41,851	44,637	47,995
\$4,550,000	24,425	24,791	25,188	25,618	26,087	26,599	27,159	27,773	28,450	29,198	30,028	30,953	31,988	33,154	34,474	35,981	37,714	39,724	42,083	44,883	48,260
\$4,575,000	24,560	24,927	25,326	25,759	26,230	26,745	27,308	27,926	28,607	29,359	30,193	31,123	32,164	33,336	34,664	36,179	37,921	39,942	42,314	45,130	48,525
\$4,600,000	24,694	25,064	25,464	25,900	26,374	26,891	27,457	28,079	28,763	29,519	30,358	31,293	32,340	33,518	34,853	36,377	38,128	40,161	42,545	45,377	48,790
\$4,625,000	24,828	25,200	25,603	26,041	26,517	27,037	27,607	28,231	28,919	29,679	30,523	31,463	32,515	33,700	35,043	36,574	38,335	40,379	42,776	45,623	49,055
\$4,650,000	24,962	25,336	25,741	26,181	26,660	27,183	27,756	28,384	29,076	29,840	30,688	31,633	32,691	33,882	35,232	36,772	38,542	40,597	43,007	45,870	49,320
\$4,675,000	25,096	25,472	25,880	26,322	26,804	27,330	27,905	28,536	29,232	30,000	30,853	31,803	32,867	34,065	35,422	36,970	38,750	40,816	43,239	46,116	49,586
\$4,700,000	25,231	25,608	26,018	26,463	26,947	27,476	28,054	28,689	29,388	30,161	31,018	31,973	33,043	34,247	35,611	37,167	38,957	41,034	43,470	46,363	49,851
\$4,725,000	25,365	25,745	26,156	26,604	27,090	27,622	28,203	28,842	29,545	30,321	31,183	32,143	33,218	34,429	35,800	37,365	39,164	41,252	43,701	46,610	50,116
\$4,750,000	25,499	25,881	26,295	26,744	27,234	27,768	28,353	28,994	29,701	30,482	31,348	32,313	33,394	34,611	35,990	37,563	39,371	41,470	43,932	46,856	50,381
\$4,775,000	25,633	26,017	26,433	26,885	27,377	27,914	28,502	29,147	29,857	30,642	31,513	32,483	33,570	34,793	36,179	37,760	39,579	41,689	44,164	47,103	50,646
\$4,800,000	25,767	26,153	26,572	27,026	27,520	28,060	28,651	29,299	30,013	30,802	31,678	32,653	33,746	34,975	36,369	37,958	39,786	41,907	44,395	47,350	50,911
\$4,825,000	25,902	26,290	26,710	27,167	27,664	28,206	28,800	29,452	30,170	30,963	31,843	32,823	33,921	35,158	36,558	38,156	39,993	42,125	44,626	47,596	51,177
\$4,850,000	26,036	26,426	26,848	27,307	27,807	28,353	28,950	29,605	30,326	31,123	32,008	32,993	34,097	35,340	36,748	38,353	40,200	42,343	44,857	47,843	51,442
\$4,875,000	26,170	26,562	26,987	27,448	27,951	28,499	29,099	29,757	30,482	31,284	32,173	33,164	34,273	35,522	36,937	38,551	40,407	42,562	45,088	48,089	51,707
\$4,900,000	26,304	26,698	27,125	27,589	28,094	28,645	29,248	29,910	30,639	31,444	32,338	33,334	34,449	35,704	37,126	38,749	40,615	42,780	45,320	48,336	51,972
\$4,925,000	26,438	26,834	27,264	27,730	28,237	28,791	29,397	30,062	30,795	31,605	32,503	33,504	34,624	35,886	37,316	38,947	40,822	42,998	45,551	48,583	52,237
\$4,950,000	26,573	26,971	27,402	27,870	28,381	28,937	29,546	30,215	30,951	31,765	32,668	33,674	34,800	36,068	37,505	39,144	41,029	43,216	45,782	48,829	52,502

Asset Depletion Monthly Income Calculation Grid

Resulting Income goes on 1003 under "Other Income"

Based on 5% ROR

Eligible assets include cash equivalents such as CDs , savings, MMAs and public stocks, bonds, mutual funds, etc. (no REO)

Down payment and 12-months full debt service reserves must be subtracted from Eligible Assets

Assets held in a retirement account are eligible when the borrower ≥ 62 years old

Borrower's Age:	≤55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	≥75
Amortization in Years:	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10

Liquidable Assets	monthly income																				
\$4,975,000	26,707	27,107	27,540	28,011	28,524	29,083	29,696	30,368	31,108	31,926	32,833	33,844	34,976	36,251	37,695	39,342	41,236	43,435	46,013	49,076	52,768
\$5,000,000	26,841	27,243	27,679	28,152	28,667	29,230	29,845	30,520	31,264	32,086	32,998	34,014	35,152	36,433	37,884	39,540	41,444	43,653	46,245	49,322	53,033
\$5,025,000	26,975	27,379	27,817	28,293	28,811	29,376	29,994	30,673	31,420	32,246	33,163	34,184	35,327	36,615	38,073	39,737	41,651	43,871	46,476	49,569	53,298
\$5,050,000	27,109	27,515	27,955	28,433	28,954	29,522	30,143	30,826	31,577	32,407	33,328	34,354	35,503	36,797	38,263	39,935	41,858	44,090	46,707	49,816	53,563
\$5,075,000	27,244	27,652	28,094	28,574	29,097	29,668	30,293	30,978	31,733	32,567	33,493	34,524	35,679	36,979	38,452	40,133	42,065	44,308	46,938	50,062	53,828
\$5,100,000	27,378	27,788	28,232	28,715	29,241	29,814	30,442	31,131	31,889	32,728	33,658	34,694	35,855	37,161	38,642	40,330	42,272	44,526	47,169	50,309	54,093
\$5,125,000	27,512	27,924	28,371	28,856	29,384	29,960	30,591	31,283	32,046	32,888	33,823	34,864	36,030	37,344	38,831	40,528	42,480	44,744	47,401	50,556	54,359
\$5,150,000	27,646	28,060	28,509	28,997	29,527	30,106	30,740	31,436	32,202	33,049	33,988	35,034	36,206	37,526	39,021	40,726	42,687	44,963	47,632	50,802	54,624
\$5,175,000	27,781	28,197	28,647	29,137	29,671	30,253	30,889	31,589	32,358	33,209	34,153	35,204	36,382	37,708	39,210	40,924	42,894	45,181	47,863	51,049	54,889
\$5,200,000	27,915	28,333	28,786	29,278	29,814	30,399	31,039	31,741	32,515	33,369	34,318	35,374	36,558	37,890	39,399	41,121	43,101	45,399	48,094	51,295	55,154
\$5,225,000	28,049	28,469	28,924	29,419	29,957	30,545	31,188	31,894	32,671	33,530	34,483	35,545	36,734	38,072	39,589	41,319	43,308	45,617	48,326	51,542	55,419
\$5,250,000	28,183	28,605	29,063	29,560	30,101	30,691	31,337	32,046	32,827	33,690	34,648	35,715	36,909	38,254	39,778	41,517	43,516	45,836	48,557	51,789	55,684
\$5,275,000	28,317	28,741	29,201	29,700	30,244	30,837	31,486	32,199	32,984	33,851	34,813	35,885	37,085	38,437	39,968	41,714	43,723	46,054	48,788	52,035	55,950
\$5,300,000	28,452	28,878	29,339	29,841	30,387	30,983	31,636	32,352	33,140	34,011	34,978	36,055	37,261	38,619	40,157	41,912	43,930	46,272	49,019	52,282	56,215
\$5,325,000	28,586	29,014	29,478	29,982	30,531	31,129	31,785	32,504	33,296	34,172	35,143	36,225	37,437	38,801	40,347	42,110	44,137	46,490	49,250	52,528	56,480
\$5,350,000	28,720	29,150	29,616	30,123	30,674	31,276	31,934	32,657	33,453	34,332	35,308	36,395	37,612	38,983	40,536	42,307	44,345	46,709	49,482	52,775	56,745
\$5,375,000	28,854	29,286	29,755	30,263	30,817	31,422	32,083	32,809	33,609	34,492	35,473	36,565	37,788	39,165	40,725	42,505	44,552	46,927	49,713	53,022	57,010
\$5,400,000	28,988	29,422	29,893	30,404	30,961	31,568	32,232	32,962	33,765	34,653	35,638	36,735	37,964	39,347	40,915	42,703	44,759	47,145	49,944	53,268	57,275
\$5,425,000	29,123	29,559	30,031	30,545	31,104	31,714	32,382	33,115	33,921	34,813	35,803	36,905	38,140	39,530	41,104	42,901	44,966	47,363	50,175	53,515	57,541
\$5,450,000	29,257	29,695	30,170	30,686	31,247	31,860	32,531	33,267	34,078	34,974	35,968	37,075	38,315	39,712	41,294	43,098	45,173	47,582	50,407	53,761	57,806
\$5,475,000	29,391	29,831	30,308	30,826	31,391	32,006	32,680	33,420	34,234	35,134	36,133	37,245	38,491	39,894	41,483	43,296	45,381	47,800	50,638	54,008	58,071
\$5,500,000	29,525	29,967	30,447	30,967	31,534	32,152	32,829	33,572	34,390	35,295	36,298	37,415	38,667	40,076	41,672	43,494	45,588	48,018	50,869	54,255	58,336
\$5,525,000	29,659	30,104	30,585	31,108	31,677	32,299	32,979	33,725	34,547	35,455	36,463	37,585	38,843	40,258	41,862	43,691	45,795	48,237	51,100	54,501	58,601
\$5,550,000	29,794	30,240	30,723	31,249	31,821	32,445	33,128	33,878	34,703	35,615	36,628	37,755	39,018	40,440	42,051	43,889	46,002	48,455	51,331	54,748	58,866
\$5,575,000	29,928	30,376	30,862	31,389	31,964	32,591	33,277	34,030	34,859	35,776	36,793	37,925	39,194	40,623	42,241	44,087	46,210	48,673	51,563	54,995	59,132
\$5,600,000	30,062	30,512	31,000	31,530	32,107	32,737	33,426	34,183	35,016	35,936	36,958	38,096	39,370	40,805	42,430	44,284	46,417	48,891	51,794	55,241	59,397
\$5,625,000	30,196	30,648	31,139	31,671	32,251	32,883	33,575	34,335	35,172	36,097	37,123	38,266	39,546	40,987	42,620	44,482	46,624	49,110	52,025	55,488	59,662
\$5,650,000	30,330	30,785	31,277	31,812	32,394	33,029	33,725	34,488	35,328	36,257	37,287	38,436	39,721	41,169	42,809	44,680	46,831	49,328	52,256	55,734	59,927
\$5,675,000	30,465	30,921	31,415	31,952	32,537	33,175	33,874	34,641	35,485	36,418	37,452	38,606	39,897	41,351	42,998	44,878	47,038	49,546	52,488	55,981	60,192
\$5,700,000	30,599	31,057	31,554	32,093	32,681	33,322	34,023	34,793	35,641	36,578	37,617	38,776	40,073	41,533	43,188	45,075	47,246	49,764	52,719	56,228	60,457
\$5,725,000	30,733	31,193	31,692	32,234	32,824	33,468	34,172	34,946	35,797	36,738	37,782	38,946	40,249	41,716	43,377	45,273	47,453	49,983	52,950	56,474	60,723
\$5,750,000	30,867	31,329	31,831	32,375	32,967	33,614	34,322	35,098	35,954	36,899	37,947	39,116	40,424	41,898	43,567	45,471	47,660	50,201	53,181	56,721	60,988
\$5,775,000	31,001	31,466	31,969	32,516	33,111	33,760	34,471	35,251	36,110	37,059	38,112	39,286	40,600	42,080	43,756	45,668	47,867	50,419	53,412	56,967	61,253
\$5,800,000	31,136	31,602	32,107	32,656	33,254	33,906	34,620	35,404	36,266	37,220	38,277	39,456	40,776	42,262	43,945	45,866	48,075	50,637	53,644	57,214	61,518
\$5,825,000	31,270	31,738	32,246	32,797	33,397	34,052	34,769	35,556	36,423	37,380	38,442	39,626	40,952	42,444	44,135	46,064	48,282	50,856	53,875	57,461	61,783
\$5,850,000	31,404	31,874	32,384	32,938	33,541	34,199	34,919	35,709	36,579	37,541	38,607	39,796	41,127	42,626	44,324	46,261	48,489	51,074	54,106	57,707	62,048
\$5,875,000	31,538	32,011	32,522	33,079	33,684	34,345	35,068	35,861	36,735	37,701	38,772	39,966	41,303	42,808	44,514	46,459	48,696	51,292	54,337	57,954	62,313
\$5,900,000	31,672	32,147	32,661	33,219	33,827	34,491	35,217	36,014	36,892	37,861	38,937	40,136	41,479	42,991	44,703	46,657	48,903	51,511	54,569	58,200	62,579
\$5,925,000	31,807	32,283	32,799	33,360	33,971	34,637	35,366	36,167	37,048	38,022	39,102	40,306	41,655	43,173	44,893	46,855	49,111	51,729	54,800	58,447	62,844

Asset Depletion Monthly Income Calculation Grid

Resulting Income goes on 1003 under "Other Income"

Based on 5% ROR

Eligible assets include cash equivalents such as CDs , savings, MMAs and public stocks, bonds, mutual funds, etc. (no REO)

Down payment and 12-months full debt service reserves must be subtracted from Eligible Assets

Assets held in a retirement account are eligible when the borrower ≥ 62 years old

Borrower's Age:	≤55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	≥75
Amortization in Years:	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10
Liquidable Assets	monthly income																				
\$5,950,000	31,941	32,419	32,938	33,501	34,114	34,783	35,515	36,319	37,204	38,182	39,267	40,477	41,831	43,355	45,082	47,052	49,318	51,947	55,031	58,694	63,109
\$5,975,000	32,075	32,555	33,076	33,642	34,257	34,929	35,665	36,472	37,361	38,343	39,432	40,647	42,006	43,537	45,271	47,250	49,525	52,165	55,262	58,940	63,374
\$6,000,000	32,209	32,692	33,214	33,782	34,401	35,075	35,814	36,624	37,517	38,503	39,597	40,817	42,182	43,719	45,461	47,448	49,732	52,384	55,493	59,187	63,639
\$6,025,000	32,344	32,828	33,353	33,923	34,544	35,222	35,963	36,777	37,673	38,664	39,762	40,987	42,358	43,901	45,650	47,645	49,939	52,602	55,725	59,434	63,904
\$6,050,000	32,478	32,964	33,491	34,064	34,687	35,368	36,112	36,930	37,829	38,824	39,927	41,157	42,534	44,084	45,840	47,843	50,147	52,820	55,956	59,680	64,170
\$6,075,000	32,612	33,100	33,630	34,205	34,831	35,514	36,262	37,082	37,986	38,984	40,092	41,327	42,709	44,266	46,029	48,041	50,354	53,038	56,187	59,927	64,435
\$6,100,000	32,746	33,236	33,768	34,345	34,974	35,660	36,411	37,235	38,142	39,145	40,257	41,497	42,885	44,448	46,219	48,238	50,561	53,257	56,418	60,173	64,700
\$6,125,000	32,880	33,373	33,906	34,486	35,117	35,806	36,560	37,387	38,298	39,305	40,422	41,667	43,061	44,630	46,408	48,436	50,768	53,475	56,650	60,420	64,965
\$6,150,000	33,015	33,509	34,045	34,627	35,261	35,952	36,709	37,540	38,455	39,466	40,587	41,837	43,237	44,812	46,597	48,634	50,976	53,693	56,881	60,667	65,230
\$6,175,000	33,149	33,645	34,183	34,768	35,404	36,098	36,858	37,693	38,611	39,626	40,752	42,007	43,412	44,994	46,787	48,832	51,183	53,911	57,112	60,913	65,495
\$6,200,000	33,283	33,781	34,322	34,908	35,547	36,245	37,008	37,845	38,767	39,787	40,917	42,177	43,588	45,177	46,976	49,029	51,390	54,130	57,343	61,160	65,761
\$6,225,000	33,417	33,918	34,460	35,049	35,691	36,391	37,157	37,998	38,924	39,947	41,082	42,347	43,764	45,359	47,166	49,227	51,597	54,348	57,574	61,406	66,026
\$6,250,000	33,551	34,054	34,598	35,190	35,834	36,537	37,306	38,150	39,080	40,107	41,247	42,517	43,940	45,541	47,355	49,425	51,804	54,566	57,806	61,653	66,291
\$6,275,000	33,686	34,190	34,737	35,331	35,977	36,683	37,455	38,303	39,236	40,268	41,412	42,687	44,115	45,723	47,544	49,622	52,012	54,784	58,037	61,900	66,556
\$6,300,000	33,820	34,326	34,875	35,471	36,121	36,829	37,605	38,456	39,393	40,428	41,577	42,857	44,291	45,905	47,734	49,820	52,219	55,003	58,268	62,146	66,821
\$6,325,000	33,954	34,462	35,014	35,612	36,264	36,975	37,754	38,608	39,549	40,589	41,742	43,028	44,467	46,087	47,923	50,018	52,426	55,221	58,499	62,393	67,086
\$6,350,000	34,088	34,599	35,152	35,753	36,407	37,121	37,903	38,761	39,705	40,749	41,907	43,198	44,643	46,270	48,113	50,215	52,633	55,439	58,731	62,640	67,352
\$6,375,000	34,222	34,735	35,290	35,894	36,551	37,268	38,052	38,913	39,862	40,910	42,072	43,368	44,818	46,452	48,302	50,413	52,841	55,658	58,962	62,886	67,617
\$6,400,000	34,357	34,871	35,429	36,034	36,694	37,414	38,201	39,066	40,018	41,070	42,237	43,538	44,994	46,634	48,492	50,611	53,048	55,876	59,193	63,133	67,882
\$6,425,000	34,491	35,007	35,567	36,175	36,837	37,560	38,351	39,219	40,174	41,230	42,402	43,708	45,170	46,816	48,681	50,808	53,255	56,094	59,424	63,379	68,147
\$6,450,000	34,625	35,143	35,706	36,316	36,981	37,706	38,500	39,371	40,331	41,391	42,567	43,878	45,346	46,998	48,870	51,006	53,462	56,312	59,655	63,626	68,412
\$6,475,000	34,759	35,280	35,844	36,457	37,124	37,852	38,649	39,524	40,487	41,551	42,732	44,048	45,521	47,180	49,060	51,204	53,669	56,531	59,887	63,873	68,677
\$6,500,000	34,893	35,416	35,982	36,598	37,267	37,998	38,798	39,676	40,643	41,712	42,897	44,218	45,697	47,363	49,249	51,402	53,877	56,749	60,118	64,119	68,943
\$6,525,000	35,028	35,552	36,121	36,738	37,411	38,145	38,948	39,829	40,800	41,872	43,062	44,388	45,873	47,545	49,439	51,599	54,084	56,967	60,349	64,366	69,208
\$6,550,000	35,162	35,688	36,259	36,879	37,554	38,291	39,097	39,982	40,956	42,033	43,227	44,558	46,049	47,727	49,628	51,797	54,291	57,185	60,580	64,612	69,473
\$6,575,000	35,296	35,825	36,397	37,020	37,697	38,437	39,246	40,134	41,112	42,193	43,392	44,728	46,224	47,909	49,818	51,995	54,498	57,404	60,812	64,859	69,738
\$6,600,000	35,430	35,961	36,536	37,161	37,841	38,583	39,395	40,287	41,269	42,353	43,557	44,898	46,400	48,091	50,007	52,192	54,705	57,622	61,043	65,106	70,003
\$6,625,000	35,564	36,097	36,674	37,301	37,984	38,729	39,544	40,439	41,425	42,514	43,722	45,068	46,576	48,273	50,196	52,390	54,913	57,840	61,274	65,352	70,268
\$6,650,000	35,699	36,233	36,813	37,442	38,127	38,875	39,694	40,592	41,581	42,674	43,887	45,238	46,752	48,456	50,386	52,588	55,120	58,058	61,505	65,599	70,534
\$6,675,000	35,833	36,369	36,951	37,583	38,271	39,021	39,843	40,745	41,737	42,835	44,052	45,409	46,928	48,638	50,575	52,785	55,327	58,277	61,736	65,845	70,799
\$6,700,000	35,967	36,506	37,089	37,724	38,414	39,168	39,992	40,897	41,894	42,995	44,217	45,579	47,103	48,820	50,765	52,983	55,534	58,495	61,968	66,092	71,064
\$6,725,000	36,101	36,642	37,228	37,864	38,557	39,314	40,141	41,050	42,050	43,156	44,382	45,749	47,279	49,002	50,954	53,181	55,742	58,713	62,199	66,339	71,329
\$6,750,000	36,235	36,778	37,366	38,005	38,701	39,460	40,291	41,202	42,206	43,316	44,547	45,919	47,455	49,184	51,143	53,379	55,949	58,932	62,430	66,585	71,594
\$6,775,000	36,370	36,914	37,505	38,146	38,844	39,606	40,440	41,355	42,363	43,476	44,712	46,089	47,631	49,366	51,333	53,576	56,156	59,150	62,661	66,832	71,859
\$6,800,000	36,504	37,051	37,643	38,287	38,987	39,752	40,589	41,508	42,519	43,637	44,877	46,259	47,806	49,549	51,522	53,774	56,363	59,368	62,893	67,079	72,125
\$6,825,000	36,638	37,187	37,781	38,427	39,131	39,898	40,738	41,660	42,675	43,797	45,042	46,429	47,982	49,731	51,712	53,972	56,570	59,586	63,124	67,325	72,390
\$6,850,000	36,772	37,323	37,920	38,568	39,274	40,044	40,887	41,813	42,832	43,958	45,207	46,599	48,158	49,913	51,901	54,169	56,778	59,805	63,355	67,572	72,655
\$6,875,000	36,906	37,459	38,058	38,709	39,417	40,191	41,037	41,965	42,988	44,118	45,372	46,769	48,334	50,095	52,091	54,367	56,985	60,023	63,586	67,818	72,920
\$6,900,000	37,041	37,595	38,197	38,850	39,561	40,337	41,186	42,118	43,144	44,279	45,537	46,939	48,509	50,277	52,280	54,565	57,192	60,241	63,817	68,065	73,185

Asset Depletion Monthly Income Calculation Grid

Resulting Income goes on 1003 under "Other Income"

Based on 5% ROR

Eligible assets include cash equivalents such as CDs , savings, MMAs and public stocks, bonds, mutual funds, etc. (no REO)

Down payment and 12-months full debt service reserves must be subtracted from Eligible Assets

Assets held in a retirement account are eligible when the borrower ≥ 62 years old

Borrower's Age:	≤55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	≥75
Amortization in Years:	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10
Liquidable Assets	monthly income																				
\$6,925,000	37,175	37,732	38,335	38,990	39,704	40,483	41,335	42,271	43,301	44,439	45,702	47,109	48,685	50,459	52,469	54,762	57,399	60,459	64,049	68,312	73,450
\$6,950,000	37,309	37,868	38,473	39,131	39,847	40,629	41,484	42,423	43,457	44,599	45,867	47,279	48,861	50,642	52,659	54,960	57,607	60,678	64,280	68,558	73,716
\$6,975,000	37,443	38,004	38,612	39,272	39,991	40,775	41,634	42,576	43,613	44,760	46,032	47,449	49,037	50,824	52,848	55,158	57,814	60,896	64,511	68,805	73,981
\$7,000,000	37,578	38,140	38,750	39,413	40,134	40,921	41,783	42,728	43,770	44,920	46,197	47,619	49,212	51,006	53,038	55,356	58,021	61,114	64,742	69,051	74,246
\$7,025,000	37,712	38,276	38,889	39,553	40,277	41,067	41,932	42,881	43,926	45,081	46,362	47,790	49,388	51,188	53,227	55,553	58,228	61,332	64,974	69,298	74,511
\$7,050,000	37,846	38,413	39,027	39,694	40,421	41,214	42,081	43,034	44,082	45,241	46,527	47,960	49,564	51,370	53,417	55,751	58,435	61,551	65,205	69,545	74,776
\$7,075,000	37,980	38,549	39,165	39,835	40,564	41,360	42,230	43,186	44,239	45,402	46,692	48,130	49,740	51,552	53,606	55,949	58,643	61,769	65,436	69,791	75,041
\$7,100,000	38,114	38,685	39,304	39,976	40,707	41,506	42,380	43,339	44,395	45,562	46,857	48,300	49,915	51,735	53,795	56,146	58,850	61,987	65,667	70,038	75,307
\$7,125,000	38,249	38,821	39,442	40,117	40,851	41,652	42,529	43,491	44,551	45,722	47,022	48,470	50,091	51,917	53,985	56,344	59,057	62,206	65,898	70,284	75,572
\$7,150,000	38,383	38,958	39,581	40,257	40,994	41,798	42,678	43,644	44,708	45,883	47,187	48,640	50,267	52,099	54,174	56,542	59,264	62,424	66,130	70,531	75,837
\$7,175,000	38,517	39,094	39,719	40,398	41,137	41,944	42,827	43,797	44,864	46,043	47,352	48,810	50,443	52,281	54,364	56,739	59,471	62,642	66,361	70,778	76,102
\$7,200,000	38,651	39,230	39,857	40,539	41,281	42,090	42,977	43,949	45,020	46,204	47,517	48,980	50,618	52,463	54,553	56,937	59,679	62,860	66,592	71,024	76,367
\$7,225,000	38,785	39,366	39,996	40,680	41,424	42,237	43,126	44,102	45,177	46,364	47,682	49,150	50,794	52,645	54,742	57,135	59,886	63,079	66,823	71,271	76,632
\$7,250,000	38,920	39,502	40,134	40,820	41,567	42,383	43,275	44,254	45,333	46,525	47,847	49,320	50,970	52,828	54,932	57,333	60,093	63,297	67,055	71,518	76,897
\$7,275,000	39,054	39,639	40,273	40,961	41,711	42,529	43,424	44,407	45,489	46,685	48,012	49,490	51,146	53,010	55,121	57,530	60,300	63,515	67,286	71,764	77,163
\$7,300,000	39,188	39,775	40,411	41,102	41,854	42,675	43,574	44,560	45,645	46,845	48,177	49,660	51,321	53,192	55,311	57,728	60,508	63,733	67,517	72,011	77,428
\$7,325,000	39,322	39,911	40,549	41,243	41,997	42,821	43,723	44,712	45,802	47,006	48,342	49,830	51,497	53,374	55,500	57,926	60,715	63,952	67,748	72,257	77,693
\$7,350,000	39,456	40,047	40,688	41,383	42,141	42,967	43,872	44,865	45,958	47,166	48,507	50,000	51,673	53,556	55,690	58,123	60,922	64,170	67,979	72,504	77,958
\$7,375,000	39,591	40,183	40,826	41,524	42,284	43,114	44,021	45,017	46,114	47,327	48,672	50,170	51,849	53,738	55,879	58,321	61,129	64,388	68,211	72,751	78,223
\$7,400,000	39,725	40,320	40,964	41,665	42,427	43,260	44,170	45,170	46,271	47,487	48,837	50,341	52,025	53,920	56,068	58,519	61,336	64,606	68,442	72,997	78,488
\$7,425,000	39,859	40,456	41,103	41,806	42,571	43,406	44,320	45,323	46,427	47,648	49,002	50,511	52,200	54,103	56,258	58,716	61,544	64,825	68,673	73,244	78,754
\$7,450,000	39,993	40,592	41,241	41,946	42,714	43,552	44,469	45,475	46,583	47,808	49,167	50,681	52,376	54,285	56,447	58,914	61,751	65,043	68,904	73,490	79,019
\$7,475,000	40,127	40,728	41,380	42,087	42,857	43,698	44,618	45,628	46,740	47,968	49,332	50,851	52,552	54,467	56,637	59,112	61,958	65,261	69,136	73,737	79,284
\$7,500,000	40,262	40,865	41,518	42,228	43,001	43,844	44,767	45,780	46,896	48,129	49,497	51,021	52,728	54,649	56,826	59,310	62,165	65,479	69,367	73,984	79,549
\$7,525,000	40,396	41,001	41,656	42,369	43,144	43,990	44,917	45,933	47,052	48,289	49,662	51,191	52,903	54,831	57,015	59,507	62,373	65,698	69,598	74,230	79,814
\$7,550,000	40,530	41,137	41,795	42,509	43,287	44,137	45,066	46,086	47,209	48,450	49,827	51,361	53,079	55,013	57,205	59,705	62,580	65,916	69,829	74,477	80,079
\$7,575,000	40,664	41,273	41,933	42,650	43,431	44,283	45,215	46,238	47,365	48,610	49,992	51,531	53,255	55,196	57,394	59,903	62,787	66,134	70,060	74,723	80,345
\$7,600,000	40,798	41,409	42,072	42,791	43,574	44,429	45,364	46,391	47,521	48,771	50,157	51,701	53,431	55,378	57,584	60,100	62,994	66,353	70,292	74,970	80,610
\$7,625,000	40,933	41,546	42,210	42,932	43,717	44,575	45,513	46,543	47,678	48,931	50,322	51,871	53,606	55,560	57,773	60,298	63,201	66,571	70,523	75,217	80,875
\$7,650,000	41,067	41,682	42,348	43,072	43,861	44,721	45,663	46,696	47,834	49,091	50,487	52,041	53,782	55,742	57,963	60,496	63,409	66,789	70,754	75,463	81,140
\$7,675,000	41,201	41,818	42,487	43,213	44,004	44,867	45,812	46,849	47,990	49,252	50,652	52,211	53,958	55,924	58,152	60,693	63,616	67,007	70,985	75,710	81,405
\$7,700,000	41,335	41,954	42,625	43,354	44,147	45,013	45,961	47,001	48,147	49,412	50,817	52,381	54,134	56,106	58,341	60,891	63,823	67,226	71,217	75,957	81,670
\$7,725,000	41,469	42,090	42,764	43,495	44,291	45,160	46,110	47,154	48,303	49,573	50,982	52,551	54,309	56,289	58,531	61,089	64,030	67,444	71,448	76,203	81,936
\$7,750,000	41,604	42,227	42,902	43,636	44,434	45,306	46,260	47,306	48,459	49,733	51,147	52,722	54,485	56,471	58,720	61,287	64,237	67,662	71,679	76,450	82,201
\$7,775,000	41,738	42,363	43,040	43,776	44,577	45,452	46,409	47,459	48,616	49,894	51,312	52,892	54,661	56,653	58,910	61,484	64,445	67,880	71,910	76,696	82,466
\$7,800,000	41,872	42,499	43,179	43,917	44,721	45,598	46,558	47,612	48,772	50,054	51,477	53,062	54,837	56,835	59,099	61,682	64,652	68,099	72,141	76,943	82,731
\$7,825,000	42,006	42,635	43,317	44,058	44,864	45,744	46,707	47,764	48,928	50,214	51,642	53,232	55,012	57,017	59,289	61,880	64,859	68,317	72,373	77,190	82,996
\$7,850,000	42,140	42,772	43,456	44,199	45,007	45,890	46,856	47,917	49,085	50,375	51,807	53,402	55,188	57,199	59,478	62,077	65,066	68,535	72,604	77,436	83,261
\$7,875,000	42,275	42,908	43,594	44,339	45,151	46,036	47,006	48,069	49,241	50,535	51,972	53,572	55,364	57,382	59,667	62,275	65,274	68,753	72,835	77,683	83,527

Asset Depletion Monthly Income Calculation Grid

Resulting Income goes on 1003 under "Other Income"

Based on 5% ROR

Eligible assets include cash equivalents such as CDs , savings, MMAs and public stocks, bonds, mutual funds, etc. (no REO)

Down payment and 12-months full debt service reserves must be subtracted from Eligible Assets

Assets held in a retirement account are eligible when the borrower ≥ 62 years old

Borrower's Age:	≤55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	≥75
Amortization in Years:	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10

Liquidable Assets	monthly income																				
\$7,900,000	42,409	43,044	43,732	44,480	45,294	46,183	47,155	48,222	49,397	50,696	52,137	53,742	55,540	57,564	59,857	62,473	65,481	68,972	73,066	77,929	83,792
\$7,925,000	42,543	43,180	43,871	44,621	45,437	46,329	47,304	48,375	49,553	50,856	52,301	53,912	55,715	57,746	60,046	62,670	65,688	69,190	73,298	78,176	84,057
\$7,950,000	42,677	43,316	44,009	44,762	45,581	46,475	47,453	48,527	49,710	51,017	52,466	54,082	55,891	57,928	60,236	62,868	65,895	69,408	73,529	78,423	84,322
\$7,975,000	42,812	43,453	44,148	44,902	45,724	46,621	47,603	48,680	49,866	51,177	52,631	54,252	56,067	58,110	60,425	63,066	66,102	69,627	73,760	78,669	84,587
\$8,000,000	42,946	43,589	44,286	45,043	45,867	46,767	47,752	48,832	50,022	51,337	52,796	54,422	56,243	58,292	60,614	63,263	66,310	69,845	73,991	78,916	84,852
\$8,025,000	43,080	43,725	44,424	45,184	46,011	46,913	47,901	48,985	50,179	51,498	52,961	54,592	56,418	58,475	60,804	63,461	66,517	70,063	74,222	79,163	85,118
\$8,050,000	43,214	43,861	44,563	45,325	46,154	47,059	48,050	49,138	50,335	51,658	53,126	54,762	56,594	58,657	60,993	63,659	66,724	70,281	74,454	79,409	85,383
\$8,075,000	43,348	43,997	44,701	45,465	46,297	47,206	48,199	49,290	50,491	51,819	53,291	54,932	56,770	58,839	61,183	63,857	66,931	70,500	74,685	79,656	85,648
\$8,100,000	43,483	44,134	44,839	45,606	46,441	47,352	48,349	49,443	50,648	51,979	53,456	55,102	56,946	59,021	61,372	64,054	67,139	70,718	74,916	79,902	85,913
\$8,125,000	43,617	44,270	44,978	45,747	46,584	47,498	48,498	49,595	50,804	52,140	53,621	55,273	57,122	59,203	61,562	64,252	67,346	70,936	75,147	80,149	86,178
\$8,150,000	43,751	44,406	45,116	45,888	46,728	47,644	48,647	49,748	50,960	52,300	53,786	55,443	57,297	59,385	61,751	64,450	67,553	71,154	75,379	80,396	86,443
\$8,175,000	43,885	44,542	45,255	46,028	46,871	47,790	48,796	49,901	51,117	52,460	53,951	55,613	57,473	59,568	61,940	64,647	67,760	71,373	75,610	80,642	86,709
\$8,200,000	44,019	44,679	45,393	46,169	47,014	47,936	48,946	50,053	51,273	52,621	54,116	55,783	57,649	59,750	62,130	64,845	67,967	71,591	75,841	80,889	86,974
\$8,225,000	44,154	44,815	45,531	46,310	47,158	48,083	49,095	50,206	51,429	52,781	54,281	55,953	57,825	59,932	62,319	65,043	68,175	71,809	76,072	81,135	87,239
\$8,250,000	44,288	44,951	45,670	46,451	47,301	48,229	49,244	50,358	51,586	52,942	54,446	56,123	58,000	60,114	62,509	65,240	68,382	72,027	76,303	81,382	87,504
\$8,275,000	44,422	45,087	45,808	46,591	47,444	48,375	49,393	50,511	51,742	53,102	54,611	56,293	58,176	60,296	62,698	65,438	68,589	72,246	76,535	81,629	87,769
\$8,300,000	44,556	45,223	45,947	46,732	47,588	48,521	49,542	50,664	51,898	53,263	54,776	56,463	58,352	60,478	62,888	65,636	68,796	72,464	76,766	81,875	88,034
\$8,325,000	44,690	45,360	46,085	46,873	47,731	48,667	49,692	50,816	52,055	53,423	54,941	56,633	58,528	60,661	63,077	65,834	69,003	72,682	76,997	82,122	88,300
\$8,350,000	44,825	45,496	46,223	47,014	47,874	48,813	49,841	50,969	52,211	53,584	55,106	56,803	58,703	60,843	63,266	66,031	69,211	72,900	77,228	82,368	88,565
\$8,375,000	44,959	45,632	46,362	47,155	48,018	48,959	49,990	51,122	52,367	53,744	55,271	56,973	58,879	61,025	63,456	66,229	69,418	73,119	77,460	82,615	88,830
\$8,400,000	45,093	45,768	46,500	47,295	48,161	49,106	50,139	51,274	52,524	53,904	55,436	57,143	59,055	61,207	63,645	66,427	69,625	73,337	77,691	82,862	89,095
\$8,425,000	45,227	45,904	46,639	47,436	48,304	49,252	50,289	51,427	52,680	54,065	55,601	57,313	59,231	61,389	63,835	66,624	69,832	73,555	77,922	83,108	89,360
\$8,450,000	45,361	46,041	46,777	47,577	48,448	49,398	50,438	51,579	52,836	54,225	55,766	57,483	59,406	61,571	64,024	66,822	70,040	73,774	78,153	83,355	89,625
\$8,475,000	45,496	46,177	46,915	47,718	48,591	49,544	50,587	51,732	52,993	54,386	55,931	57,654	59,582	61,754	64,213	67,020	70,247	73,992	78,384	83,602	89,891
\$8,500,000	45,630	46,313	47,054	47,858	48,734	49,690	50,736	51,885	53,149	54,546	56,096	57,824	59,758	61,936	64,403	67,217	70,454	74,210	78,616	83,848	90,156
\$8,525,000	45,764	46,449	47,192	47,999	48,878	49,836	50,886	52,037	53,305	54,707	56,261	57,994	59,934	62,118	64,592	67,415	70,661	74,428	78,847	84,095	90,421
\$8,550,000	45,898	46,586	47,331	48,140	49,021	49,982	51,035	52,190	53,462	54,867	56,426	58,164	60,109	62,300	64,782	67,613	70,868	74,647	79,078	84,341	90,686
\$8,575,000	46,032	46,722	47,469	48,281	49,164	50,129	51,184	52,342	53,618	55,027	56,591	58,334	60,285	62,482	64,971	67,811	71,076	74,865	79,309	84,588	90,951
\$8,600,000	46,167	46,858	47,607	48,421	49,308	50,275	51,333	52,495	53,774	55,188	56,756	58,504	60,461	62,664	65,161	68,008	71,283	75,083	79,541	84,835	91,216
\$8,625,000	46,301	46,994	47,746	48,562	49,451	50,421	51,482	52,648	53,930	55,348	56,921	58,674	60,637	62,847	65,350	68,206	71,490	75,301	79,772	85,081	91,482
\$8,650,000	46,435	47,130	47,884	48,703	49,594	50,567	51,632	52,800	54,087	55,509	57,086	58,844	60,812	63,029	65,539	68,404	71,697	75,520	80,003	85,328	91,747
\$8,675,000	46,569	47,267	48,023	48,844	49,738	50,713	51,781	52,953	54,243	55,669	57,251	59,014	60,988	63,211	65,729	68,601	71,905	75,738	80,234	85,574	92,012
\$8,700,000	46,703	47,403	48,161	48,984	49,881	50,859	51,930	53,105	54,399	55,830	57,416	59,184	61,164	63,393	65,918	68,799	72,112	75,956	80,465	85,821	92,277
\$8,725,000	46,838	47,539	48,299	49,125	50,024	51,005	52,079	53,258	54,556	55,990	57,581	59,354	61,340	63,575	66,108	68,997	72,319	76,174	80,697	86,068	92,542
\$8,750,000	46,972	47,675	48,438	49,266	50,168	51,152	52,229	53,411	54,712	56,150	57,746	59,524	61,515	63,757	66,297	69,194	72,526	76,393	80,928	86,314	92,807
\$8,775,000	47,106	47,811	48,576	49,407	50,311	51,298	52,378	53,563	54,868	56,311	57,911	59,694	61,691	63,940	66,487	69,392	72,733	76,611	81,159	86,561	93,072
\$8,800,000	47,240	47,948	48,715	49,547	50,454	51,444	52,527	53,716	55,025	56,471	58,076	59,864	61,867	64,122	66,676	69,590	72,941	76,829	81,390	86,807	93,338
\$8,825,000	47,375	48,084	48,853	49,688	50,598	51,590	52,676	53,868	55,181	56,632	58,241	60,035	62,043	64,304	66,865	69,788	73,148	77,048	81,622	87,054	93,603
\$8,850,000	47,509	48,220	48,991	49,829	50,741	51,736	52,825	54,021	55,337	56,792	58,406	60,205	62,218	64,486	67,055	69,985	73,355	77,266	81,853	87,301	93,868

Asset Depletion Monthly Income Calculation Grid

Resulting Income goes on 1003 under "Other Income"

Based on 5% ROR

Eligible assets include cash equivalents such as CDs , savings, MMAs and public stocks, bonds, mutual funds, etc. (no REO)

Down payment and 12-months full debt service reserves must be subtracted from Eligible Assets

Assets held in a retirement account are eligible when the borrower ≥ 62 years old

Borrower's Age:	≤55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	≥75
Amortization in Years:	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10

Liquidable Assets	monthly income																				
\$8,875,000	47,643	48,356	49,130	49,970	50,884	51,882	52,975	54,174	55,494	56,953	58,571	60,375	62,394	64,668	67,244	70,183	73,562	77,484	82,084	87,547	94,133
\$8,900,000	47,777	48,493	49,268	50,110	51,028	52,029	53,124	54,326	55,650	57,113	58,736	60,545	62,570	64,850	67,434	70,381	73,769	77,702	82,315	87,794	94,398
\$8,925,000	47,911	48,629	49,406	50,251	51,171	52,175	53,273	54,479	55,806	57,273	58,901	60,715	62,746	65,032	67,623	70,578	73,977	77,921	82,546	88,041	94,663
\$8,950,000	48,046	48,765	49,545	50,392	51,314	52,321	53,422	54,631	55,963	57,434	59,066	60,885	62,922	65,215	67,812	70,776	74,184	78,139	82,778	88,287	94,929
\$8,975,000	48,180	48,901	49,683	50,533	51,458	52,467	53,572	54,784	56,119	57,594	59,231	61,055	63,097	65,397	68,002	70,974	74,391	78,357	83,009	88,534	95,194
\$9,000,000	48,314	49,037	49,822	50,674	51,601	52,613	53,721	54,937	56,275	57,755	59,396	61,225	63,273	65,579	68,191	71,171	74,598	78,575	83,240	88,780	95,459
\$9,025,000	48,448	49,174	49,960	50,814	51,744	52,759	53,870	55,089	56,432	57,915	59,561	61,395	63,449	65,761	68,381	71,369	74,806	78,794	83,471	89,027	95,724
\$9,050,000	48,582	49,310	50,098	50,955	51,888	52,905	54,019	55,242	56,588	58,076	59,726	61,565	63,625	65,943	68,570	71,567	75,013	79,012	83,703	89,274	95,989
\$9,075,000	48,717	49,446	50,237	51,096	52,031	53,052	54,168	55,394	56,744	58,236	59,891	61,735	63,800	66,125	68,760	71,765	75,220	79,230	83,934	89,520	96,254
\$9,100,000	48,851	49,582	50,375	51,237	52,174	53,198	54,318	55,547	56,901	58,396	60,056	61,905	63,976	66,308	68,949	71,962	75,427	79,448	84,165	89,767	96,520
\$9,125,000	48,985	49,719	50,514	51,377	52,318	53,344	54,467	55,700	57,057	58,557	60,221	62,075	64,152	66,490	69,138	72,160	75,634	79,667	84,396	90,013	96,785
\$9,150,000	49,119	49,855	50,652	51,518	52,461	53,490	54,616	55,852	57,213	58,717	60,386	62,245	64,328	66,672	69,328	72,358	75,842	79,885	84,627	90,260	97,050
\$9,175,000	49,253	49,991	50,790	51,659	52,604	53,636	54,765	56,005	57,370	58,878	60,551	62,415	64,503	66,854	69,517	72,555	76,049	80,103	84,859	90,507	97,315
\$9,200,000	49,388	50,127	50,929	51,800	52,748	53,782	54,915	56,157	57,526	59,038	60,716	62,586	64,679	67,036	69,707	72,753	76,256	80,321	85,090	90,753	97,580
\$9,225,000	49,522	50,263	51,067	51,940	52,891	53,928	55,064	56,310	57,682	59,199	60,881	62,756	64,855	67,218	69,896	72,951	76,463	80,540	85,321	91,000	97,845
\$9,250,000	49,656	50,400	51,206	52,081	53,034	54,075	55,213	56,463	57,838	59,359	61,046	62,926	65,031	67,401	70,085	73,148	76,671	80,758	85,552	91,247	98,111
\$9,275,000	49,790	50,536	51,344	52,222	53,178	54,221	55,362	56,615	57,995	59,519	61,211	63,096	65,206	67,583	70,275	73,346	76,878	80,976	85,784	91,493	98,376
\$9,300,000	49,924	50,672	51,482	52,363	53,321	54,367	55,511	56,768	58,151	59,680	61,376	63,266	65,382	67,765	70,464	73,544	77,085	81,195	86,015	91,740	98,641
\$9,325,000	50,059	50,808	51,621	52,503	53,464	54,513	55,661	56,920	58,307	59,840	61,541	63,436	65,558	67,947	70,654	73,742	77,292	81,413	86,246	91,986	98,906
\$9,350,000	50,193	50,944	51,759	52,644	53,608	54,659	55,810	57,073	58,464	60,001	61,706	63,606	65,734	68,129	70,843	73,939	77,499	81,631	86,477	92,233	99,171
\$9,375,000	50,327	51,081	51,898	52,785	53,751	54,805	55,959	57,226	58,620	60,161	61,871	63,776	65,909	68,311	71,033	74,137	77,707	81,849	86,708	92,480	99,436
\$9,400,000	50,461	51,217	52,036	52,926	53,894	54,951	56,108	57,378	58,776	60,322	62,036	63,946	66,085	68,494	71,222	74,335	77,914	82,068	86,940	92,726	99,702
\$9,425,000	50,595	51,353	52,174	53,066	54,038	55,098	56,258	57,531	58,933	60,482	62,201	64,116	66,261	68,676	71,411	74,532	78,121	82,286	87,171	92,973	99,967
\$9,450,000	50,730	51,489	52,313	53,207	54,181	55,244	56,407	57,683	59,089	60,642	62,366	64,286	66,437	68,858	71,601	74,730	78,328	82,504	87,402	93,219	100,232
\$9,475,000	50,864	51,626	52,451	53,348	54,324	55,390	56,556	57,836	59,245	60,803	62,531	64,456	66,612	69,040	71,790	74,928	78,535	82,722	87,633	93,466	100,497
\$9,500,000	50,998	51,762	52,590	53,489	54,468	55,536	56,705	57,989	59,402	60,963	62,696	64,626	66,788	69,222	71,980	75,125	78,743	82,941	87,865	93,713	100,762
\$9,525,000	51,132	51,898	52,728	53,629	54,611	55,682	56,854	58,141	59,558	61,124	62,861	64,796	66,964	69,404	72,169	75,323	78,950	83,159	88,096	93,959	101,027
\$9,550,000	51,266	52,034	52,866	53,770	54,754	55,828	57,004	58,294	59,714	61,284	63,026	64,967	67,140	69,587	72,359	75,521	79,157	83,377	88,327	94,206	101,293
\$9,575,000	51,401	52,170	53,005	53,911	54,898	55,974	57,153	58,446	59,871	61,445	63,191	65,137	67,315	69,769	72,548	75,718	79,364	83,595	88,558	94,452	101,558
\$9,600,000	51,535	52,307	53,143	54,052	55,041	56,121	57,302	58,599	60,027	61,605	63,356	65,307	67,491	69,951	72,737	75,916	79,572	83,814	88,789	94,699	101,823
\$9,625,000	51,669	52,443	53,281	54,193	55,184	56,267	57,451	58,752	60,183	61,765	63,521	65,477	67,667	70,133	72,927	76,114	79,779	84,032	89,021	94,946	102,088
\$9,650,000	51,803	52,579	53,420	54,333	55,328	56,413	57,601	58,904	60,340	61,926	63,686	65,647	67,843	70,315	73,116	76,312	79,986	84,250	89,252	95,192	102,353
\$9,675,000	51,937	52,715	53,558	54,474	55,471	56,559	57,750	59,057	60,496	62,086	63,851	65,817	68,019	70,497	73,306	76,509	80,193	84,469	89,483	95,439	102,618
\$9,700,000	52,072	52,851	53,697	54,615	55,614	56,705	57,899	59,209	60,652	62,247	64,016	65,987	68,194	70,680	73,495	76,707	80,400	84,687	89,714	95,686	102,884
\$9,725,000	52,206	52,988	53,835	54,756	55,758	56,851	58,048	59,362	60,809	62,407	64,181	66,157	68,370	70,862	73,684	76,905	80,608	84,905	89,946	95,932	103,149
\$9,750,000	52,340	53,124	53,973	54,896	55,901	56,998	58,198	59,515	60,965	62,568	64,346	66,327	68,546	71,044	73,874	77,102	80,815	85,123	90,177	96,179	103,414
\$9,775,000	52,474	53,260	54,112	55,037	56,044	57,144	58,347	59,667	61,121	62,728	64,511	66,497	68,722	71,226	74,063	77,300	81,022	85,342	90,408	96,425	103,679
\$9,800,000	52,609	53,396	54,250	55,178	56,188	57,290	58,496	59,820	61,278	62,888	64,676	66,667	68,897	71,408	74,253	77,498	81,229	85,560	90,639	96,672	103,944
\$9,825,000	52,743	53,533	54,389	55,319	56,331	57,436	58,645	59,972	61,434	63,049	64,841	66,837	69,073	71,590	74,442	77,695	81,437	85,778	90,870	96,919	104,209

Asset Depletion Monthly Income Calculation Grid

Resulting Income goes on 1003 under "Other Income"

Based on 5% ROR

Eligible assets include cash equivalents such as CDs , savings, MMAs and public stocks, bonds, mutual funds, etc. (no REO)

Down payment and 12-months full debt service reserves must be subtracted from Eligible Assets

Assets held in a retirement account are eligible when the borrower ≥ 62 years old

Borrower's Age:	≤55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	≥75
Amortization in Years:	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10
Liquidable Assets	monthly income																				
\$9,850,000	52,877	53,669	54,527	55,459	56,474	57,582	58,794	60,125	61,590	63,209	65,006	67,007	69,249	71,773	74,632	77,893	81,644	85,996	91,102	97,165	104,475
\$9,875,000	53,011	53,805	54,665	55,600	56,618	57,728	58,944	60,278	61,746	63,370	65,171	67,177	69,425	71,955	74,821	78,091	81,851	86,215	91,333	97,412	104,740
\$9,900,000	53,145	53,941	54,804	55,741	56,761	57,874	59,093	60,430	61,903	63,530	65,336	67,347	69,600	72,137	75,010	78,289	82,058	86,433	91,564	97,658	105,005
\$9,925,000	53,280	54,077	54,942	55,882	56,904	58,021	59,242	60,583	62,059	63,691	65,501	67,518	69,776	72,319	75,200	78,486	82,265	86,651	91,795	97,905	105,270
\$9,950,000	53,414	54,214	55,081	56,022	57,048	58,167	59,391	60,735	62,215	63,851	65,666	67,688	69,952	72,501	75,389	78,684	82,473	86,869	92,027	98,152	105,535
\$9,975,000	53,548	54,350	55,219	56,163	57,191	58,313	59,541	60,888	62,372	64,011	65,831	67,858	70,128	72,683	75,579	78,882	82,680	87,088	92,258	98,398	105,800
\$10,000,000	53,682	54,486	55,357	56,304	57,334	58,459	59,690	61,041	62,528	64,172	65,996	68,028	70,303	72,866	75,768	79,079	82,887	87,306	92,489	98,645	106,066