

# Map your income records

Print and complete by hand before your conversation. Use business and account nicknames, not account numbers. Keep this worksheet private; do not attach financial documents.

## 01 Your financing goal

Property state: \_\_\_\_\_ Target timing: \_\_\_\_\_

- ☐ Purchase
- ☐ Refinance
- ☐ Still exploring
- ☐ A home I will live in
- ☐ Business-purpose property

## 02 The businesses behind your income

| Business nickname / activity | Operating since (month / year) | Your ownership percentage |
|------------------------------|--------------------------------|---------------------------|
|                              |                                |                           |
|                              |                                |                           |
|                              |                                |                           |

## 03 Where payments arrive

Include bank accounts and payment platforms. Flag transfers between them; a transfer is not a second customer payment.

| Account / platform nickname and associated business | Available statement dates and bank changes or gaps |
|-----------------------------------------------------|----------------------------------------------------|
|                                                     |                                                    |
|                                                     |                                                    |
|                                                     |                                                    |

Also identify: owner contributions, borrowed funds, refunds and processor fees. Keep their explanations with your records so revenue is not counted twice or overstated.

# Compare the routes with Luke

Bring the outline from page 1. Confirm which options fit before paying for new reports. These are discussion notes; the lender determines what becomes qualifying income.

## 04 What records are already available?

Bookkeeping current through: \_\_\_\_\_ P&L period available: \_\_\_\_\_

Prepared by / role: \_\_\_\_\_ Tax-return years available: \_\_\_\_\_

A P&L can support a conventional tax-return review or be primary income evidence in an eligible alternative-documentation program. Ask which use applies.

## 05 Compare the documentation, then the complete terms

| Ask about each route                     | Conventional tax-return review | Bank-statement income review | P&L income review |
|------------------------------------------|--------------------------------|------------------------------|-------------------|
| Available for my property and scenario?  |                                |                              |                   |
| Required period, accounts and preparer   |                                |                              |                   |
| Expense and ownership treatment          |                                |                              |                   |
| Supporting statements: income or assets? |                                |                              |                   |
| What needs clarification before review?  |                                |                              |                   |

For eligible options, compare the same loan amount and term: payment, rate/APR where applicable, points/fees, cash to close and required reserves. Income is not the same as available cash.

Next step / documents to confirm: \_\_\_\_\_

If documents are requested, confirm a secure delivery method with Luke first.

Talk with Luke: **585-376-2778** | Call, text or WhatsApp | **lukeroasst.com**

Home financing: Luke Roasst, NMLS 2311093 | Edge Home Finance, LLC, NMLS 891464.  
Business-purpose financing: KMN LLC. Equal Housing Lender.

Educational preparation only. Not an application, Loan Estimate, approval or commitment to lend.  
Requirements and availability vary. Updated October 11, 2026.