

**St. Cloud Mortgage, Inc.**

**CASH FLOW PROJECTIONS**

	<i>Month 1</i>		<i>Month 2</i>		<i>Month 3</i>		<i>Month 4</i>		<i>Month 5</i>		<i>Month 6</i>	
	Dollar Estimate	% of Gross Receipts	Dollar Estimate	% of Gross Receipts	Dollar Estimate	% of Gross Receipts	Dollar Estimate	% of Gross Receipts	Dollar Estimate	% of Gross Receipts	Dollar Estimate	% of Gross Receipts
Gross Receipts		100%		100%		100%		100%		100%		100%
Cost of Goods Sold												
<b>GROSS PROFITS</b>												
<b>EXPENSES:</b>												
Officer's Salaries												
Employee's Wages												
Accounting & Legal Fees												
Advertising												
Rent												
Depreciation												
Supplies												
Electricity												
Telephone												
Interest												
Repairs												
Taxes												
Insurance												
Bad Debts												
Miscellaneous												
Other (explain)												
Other (explain)												
<b>TOTAL EXPENSES</b>												
<b>NET PROFIT BEFORE TAXES</b>												
<b>LESS: Withdrawals (only if Proprietorship or Partnership)</b>												
<b>NET PROFIT REMAINING FOR PAYMENTS ON LOAN</b>												

NOTE: Attach narrative explaining basis for figures showing receipts, expenses, and profits.

**CASH FLOW PROJECTIONS**

*continued*

	<i>Month 7</i>		<i>Month 8</i>		<i>Month 9</i>		<i>Month 10</i>		<i>Month 11</i>		<i>Month 12</i>	
	Dollar Estimate	% of Gross Receipts	Dollar Estimate	% of Gross Receipts	Dollar Estimate	% of Gross Receipts	Dollar Estimate	% of Gross Receipts	Dollar Estimate	% of Gross Receipts	Dollar Estimate	% of Gross Receipts
Gross Receipts		100%		100%		100%		100%		100%		100%
Cost of Goods Sold												
<b>GROSS PROFITS</b>												
<b>EXPENSES:</b>												
Officer's Salaries												
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Other (explain)												
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<b>TOTAL EXPENSES</b>												
<b>NET PROFIT BEFORE TAXES</b>												
<b>LESS: Withdrawals (only if Proprietorship or Partnership)</b>												
<b>NET PROFIT REMAINING FOR PAYMENTS ON LOAN</b>												

NOTE: Attach narrative explaining basis for figures showing receipts, expenses, and profits.

I certify to the best of my knowledge that this statement is true and correct.

By: \_\_\_\_\_

Date: \_\_\_\_\_