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Business Name: _____

Owners Discretionary Earnings Analysis
 Including estimated bank eligibility and cash flow after debt service

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For the Period:

| | Seller | Bank Elig. | Buyer |
|---|--------|------------|-------|
| Gross Sales | | \$0 | |
| Less Cost of Goods Sold | | \$0 | |
| Gross Profit | \$0 | \$0 | |
| Less Expenses* | | \$0 | |
| Pre-Tax Profit | \$0 | \$0 | \$0 |
| Owner's Salary and Benefits: | | | |
| Salary (per IRS return) | | \$0 | \$0 |
| Bonuses | | | |
| Distributions | | \$0 | \$0 |
| Est. Payroll Taxes on Owner | \$0 | \$0 | \$0 |
| Owner's Insurance (annual premiums): | | | |
| Life | | \$0 | \$0 |
| Health | | \$0 | \$0 |
| Other | | \$0 | \$0 |
| Owner's Vehicle(s) To Be Retained by Owner | | | \$0 |
| Type | | | |
| Owner Vehicle _____ % Used in Business | | | |
| Finance Payments: <input type="checkbox"/> Annually | | \$0 | \$0 |
| Insurance | | \$0 | \$0 |
| Gas | | \$0 | \$0 |
| Repairs | | \$0 | \$0 |
| Non-Producing Employees (Family): | | | |
| Salary | | | |
| Taxes | | \$0 | \$0 |
| Retirement | | \$0 | \$0 |
| Personal Expenses | | | \$0 |
| Education | | | \$0 |
| Vehicles Not Used in Business (Family): | | | |
| Finance Payments: <input type="checkbox"/> Annually | | \$0 | \$0 |
| Insurance | | \$0 | \$0 |
| Gas | | \$0 | \$0 |
| Repairs | | \$0 | \$0 |
| Insurance (Family or Other): | | | |

| | | | |
|--|--|------------|------------|
| Life | | | \$0 |
| Health | | | \$0 |
| Other | | | \$0 |
| Spouse Salary Adjustment: | | | |
| Spouse Position | | | |
| Current Salary | | | |
| Market Salary | | | |
| Difference | | \$0 | \$0 |
| Owner's Personal Expenses (Non-Business Related): | | | |
| Entertainment | | | \$0 |
| Travel | | | \$0 |
| Legal | | | \$0 |
| Accounting | | | \$0 |
| Residential Expenses: | | | |
| House Payment | | | \$0 |
| Landscaping | | | \$0 |
| Utilities | | | \$0 |
| Telephone | | \$0 | \$0 |
| Janitorial | | | \$0 |
| Repairs | | | \$0 |
| General Discretionary Expenses | | | \$0 |
| Other | | | \$0 |
| Other | | | \$0 |
| Owner As Landlord | | | |
| Current Rent Paid | | | |
| Market Rent | | | |
| Over or Under Payment of Rent | | \$0 | \$0 |
| Cost of Other Assets Purchased Through Business | | | \$0 |
| Contributions | | | \$0 |
| Dues and Subscriptions | | | \$0 |
| Business Meals | | | \$0 |
| Business Entertainment | | | \$0 |
| Business Travel | | | \$0 |
| Merchandise for Personal Use | | | \$0 |
| Legal & Accounting | | | \$0 |
| Penalties | | \$0 | \$0 |
| Bank Charges (Not Credit Card Fees) | | | \$0 |
| One Time Major Expense | | | \$0 |
| Amortization | | | \$0 |
| Depreciation | | | \$0 |
| Section 179 Expense (Excess Over Depreciation) | | | \$0 |
| Interest Expense | | | \$0 |
| Other | | | \$0 |
| Other | | | \$0 |
| Loss or Profit on Sale of Assets | | | |
| | | | |
| | | | |
| Total Add-Backs to Earnings | | \$0 | \$0 |

Less Deductions from Cash Flow:

| | | | | |
|--|--------------------|--------------------|-------------------|------------------------|
| Unpaid Employee | | | | |
| Interest Income | | | | |
| Gain on Sale of Assets | | | | |
| Other Owner Compensation | | | \$0 | \$0 |
| | | | \$0 | \$0 |
| Total Deductions from Earnings | | \$0 | \$0 | \$0 |
| | | Seller | Bank Elig. | Buyer |
| Total Discretionary Earnings to Owner | | \$0.00 | \$0.00 | \$0.00 |
| Cash Available for Debt Service | | | \$0 | |
| Annual Cash Available at 1.25:1 Coverage Ratio | | | \$0 | |
| Annual Cash available to Buyer bef. Debt service. | | | | \$0.00 |
| Loan | | | | |
| Loan Scenarios @ | 11% | | | Post-debt cash* |
| | 5 yr. term | 60 payment | \$0.00 | \$0.00 |
| | 7 yr. term | 84 payment | \$0.00 | \$0.00 |
| | 10 yr. term | 120 payment | \$0.00 | \$0.00 |

NOTE: If "Total Discretionary Earnings" is for a period of less than 12 months, the estimated "ANNUALIZED" Owner's Discretionary Earnings is projected at ... \$

* Post debt cash represents owners compensation and other available funds after debt service.

Owner's Representation & Warranty

I hereby warrant that this information is true and accurate and complete in all material respects. I understand and agree that this information may be used in promoting the sale or preparing an evaluation of the Business and that MPN Brokerage, LLC will not audit or verify the information furnished. I therefore agree to release, indemnify and hold harmless MPN Brokerage, LLC, its employees, representatives, officers and directors against any and all losses, claims, damages, expenses or liabilities whatsoever, joint or several, which may arise out of or in connection with any misrepresentations, or errors, or omissions made by myself, my representatives or MPN Brokerage, LLC by reason of any inaccuracy of the information contained herein.

Further, the indemnity shall be cumulative and shall be in addition to any other liability which may be imposed upon Owner. Inability of the Owner to prove the results of this document will constitute a material breach of the Business Listing and Services Agreement with MPN Brokerage, LLC.

Owner's Printed Name

Signature (Individually and Corporate)

Date