INCOME SUMMARY · COMPLETE EDITION

Income Summary

PREPARED FOR

Jordan A. Sample

This summary covers twelve consecutive months of deposit activity in the bank records you provided. Each deposit was classified against recurring-income patterns, and non-recurring peer-to-peer transfers were set aside. The appendix (§ I–III) documents which deposits were included, how source concentration was measured, and how the historical range was computed. Every figure is an observation of the period analyzed; none is a projection.

● Account holder · Name matched by Stripe Identity

Business account — figures may reflect 1099 / self-employment receipts rather than personal payroll.
Single-account analysis — transfers between your own accounts could not be detected. For maximum accuracy, connect every checking and savings account at this bank.

QUALIFYING MONTHLY INCOME · 12-MONTH AVERAGE

$7,400.00

12 months analyzed · 74 deposits · 4 payers

PERIOD ANALYZED	Sep 2025 – Aug 2026
PAYERS	4
DEPOSITS	74
FREQUENCY	IRREGULAR

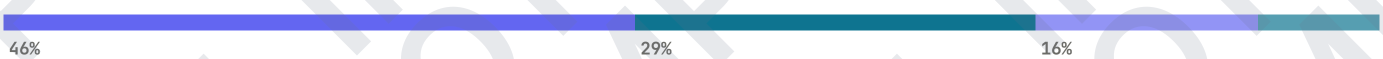
OBSERVED MONTHLY RANGE · 12 MONTHS ANALYZED

$6,143 – $8,870

The p5–p95 range of the 12 months analyzed, so ninety percent of those months fell inside it. Month-to-month variation: 12.6% — the standard deviation of those 12 monthly totals divided by their mean. This describes the period analyzed; it is not a projection or forecast.

INCOME SOURCE PROFILE

Primary + secondary income · Mixed-employment profile



Concentration index 3,294 across 4 payers · top payer 46% of total deposits.

CONSISTENCY · 12 MONTHS ANALYZED

5 of 12 counted months were at or above the 12-month average of $7,400.
12 of those months ran consecutively, the longest unbroken stretch in the period.
Highest counted month Jun 2026 at $9,200 (+24.3% vs 12-mo avg) · lowest Dec 2025 at $5,400 (-27.0%).

No month in the period was without counted deposits.

TAMPER EVIDENCE

sha256:4d8a191fa6159074…

Compare this hash across pages and copies; any edit changes it.

Your government ID was verified by Stripe Identity on September 19, 2026.

Data source · Bank-sourced via Example Federal Credit Union

MONTH		VS 12-MO AVG	DEP #	TOTAL
SEP 2025		-1.4%	6	$7,300.00
OCT 2025		-7.4%	5	$6,850.00
NOV 2025		+9.5%	7	$8,100.00
DEC 2025	· LOWEST MONTH IN PERIOD	-27.0%	4	**$5,400.00**
JAN 2026		-6.8%	6	$6,900.00
FEB 2026		-0.7%	6	$7,350.00
MAR 2026		+16.2%	8	$8,600.00
APR 2026		-4.1%	6	$7,100.00
MAY 2026		-8.8%	5	$6,750.00
JUN 2026		+24.3%	8	$9,200.00
JUL 2026		+5.4%	7	$7,800.00
AUG 2026		+0.7%	6	$7,450.00
12-MO AVG	Observed across 12 of 12 months		**74**	**$7,400.00**

QUARTERLY ROLLUPS

Q1 · Sep 2025 - Nov 2025	Q2 · Dec 2025 - Feb 2026	Q3 · Mar 2026 - May 2026	Q4 · Jun 2026 - Aug 2026
$22,250	**$19,650**	**$22,450**	**$24,450**
avg $7,417/mo	avg $6,550/mo	avg $7,483/mo	avg $8,150/mo

INCOME BY PAYER

PAYER	MONTHLY AVG	SHARE
Northwind Design Co	$3,400.00	46%
Contoso Media Group	$2,150.00	29%
Fabrikam Consulting	$1,200.00	16%
Adventure Works LLC	$650.00	9%

DRAFTED SUMMARY

Anthropic Claude wrote the paragraph below from figures computed on the previous pages. It calculated nothing and it observed nothing the ledger above does not show.

AI DRAFT · READ IT BEFORE YOU SEND IT

> This sample counts deposits across twelve months, from September 2025 to August 2026, from four payers. Seven of those months recorded totals below the twelve-month average and five at or above it.

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SoloSteady

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§ I Source & extraction

Deposits were read from bank-sourced records covering Sep 2025 – Aug 2026. Each deposit was tagged by originating payer. Non-recurring P2P transfers (Venmo, Zelle, Cash App) were isolated and excluded from the headline income figure.

§ II Volatility, rhythm & source diversification

Coefficient of variation was computed on the monthly totals — the standard deviation of the 12 monthly totals divided by their mean, expressed as a percentage (12.6%). It describes how much this period's months varied from each other, and nothing beyond it. Source diversification is measured by Herfindahl-Hirschman Index (DOJ Antitrust Division).

§ III What this summary is — and isn't

This summary is an observational record of deposit activity in the bank records you provided. It is not a bank statement, credit report, audited financial statement under AICPA auditing standards, employment verification, or a government-issued document. It has not been reviewed by a CPA and is not tax advice. You are responsible for the accuracy of anything you submit to a lender.

EXPENSE-FACTOR ARITHMETIC

Bank statement programs apply an expense factor to the deposit average before reading it. The same arithmetic, on the deposits counted in this summary:

Deposits counted	$88,200
Monthly average	$7,350
At a 50% expense factor	$3,675
At a 100% expense factor	$7,350

Factors read from published program pages at Angel Oak, Griffin Funding, Deephaven Mortgage, checked 2026-09-21. Rules version 2026-09-22. Which factor applies to an account is the reading party's decision, not SoloSteady's. See the notice below.

Scope of this summary. SoloSteady analyzed twelve consecutive months of bank-sourced deposit records you provided and evaluated them against consistency, source-diversification, and rhythm criteria defined in the methodology appendix (§ I–III). This document is an observational record; it is not a bank statement, credit report, audited financial statement under AICPA auditing standards, or a government-issued record.

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Two things published bank statement programs commonly ask a written explanation for, found in the 12 months this summary counts. Each is a fact about your own deposit record. Every deposit listed here is counted as income in the figures on page I.

LARGE DEPOSITS

· Jun 11, 2026 · MERIDIAN BUILD GROUP INV 2291 · $5,100.00 · 0.7× the qualifying monthly figure
· Mar 4, 2026 · CEDAR LANE HOLDINGS · $4,200.00 · 0.6× the qualifying monthly figure

Published bank statement programs commonly ask for a written explanation of a single deposit above half your monthly figure. The convention comes from the Fannie Mae Selling Guide's definition of a large deposit (B3-4.2-02, read 2026-09-22), which governs conforming loans rather than bank statement loans — bank statement programs are not sold to Fannie Mae, and inherited the threshold rather than the rule. Deposits from a payer appearing in more than one counted month are not listed: the same section says a source printed on the statement, such as a recurring payroll deposit, is not typically asked about.

OVERDRAFT OR INSUFFICIENT-FUNDS FEES

Fees observed in: Dec 2025 and May 2026

Published bank statement programs commonly ask about months carrying these fees. This summary records the month and nothing else — not the amount, not how many, not the description.

INCOME BY PLATFORM

Counted deposits from 2 platforms, consolidated across every account you connected, Sep 2025 – Aug 2026. A deposit is counted under one platform only; the rows below plus all other payers equal the counted total on page I exactly.

· DoorDash · $22,100.00 over 12 months · 25% of counted deposits
· Upwork · $6,450.00 over 6 months · 7% of counted deposits
· All other payers · $60,250.00

A platform is named when its own name appears in the deposit description. This records where deposits came from; it does not state your employment status or the terms of any arrangement.

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Write, in your own words, what each deposit was. SoloSteady drafts nothing here and keeps nothing you write.

DEPOSITS LISTED ON PAGE IV

Jun 11, 2026 · MERIDIAN BUILD GROUP INV 2291 · $5,100.00

Mar 4, 2026 · CEDAR LANE HOLDINGS · $4,200.00

These lines are blank paper. Nothing you write on them reaches SoloSteady, which stores no text from this page and has no field to receive it.

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This income summary is prepared for you, for your own use. It is not a consumer report, credit report, or tenant screening report, and SoloSteady is not a consumer reporting agency. SoloSteady does not send it to anyone.

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One paragraph per figure, in the order the document prints them. Each says what the number is and where it came from.

QUALIFYING MONTHLY INCOME (PAGE I)

The deposits counted as income across the 12 months on page II, divided by 12. Deposits set aside during classification — transfers between your own accounts, refunds, non-recurring peer-to-peer payments — are not in the total. Page II lists every counted month and the deposit count behind it, so the division can be checked by hand.

OBSERVED MONTHLY RANGE AND THE "VS 12-MO AVG" COLUMN

The p5–p95 band of the monthly totals on page II: ninety percent of the counted months fell inside it. The "vs 12-mo avg" column beside those totals states how each month compares with that same average. No month is scored or ranked, and a month below the average is not a worse month. Both describe months that already happened; neither is a projection of what any future month will hold, and no figure in this document is.

THE TWO EXPENSE-FACTOR READINGS (PAGE III)

Bank statement programs read a deposit average through an expense factor before using it, and published programs differ on which one applies. Both readings are printed because the choice belongs to whoever reads the document, not to SoloSteady. A third-party expense letter is what lowers the factor a program applies; published programs put it as low as 10% with one. This summary is not that letter.

PAYER CONCENTRATION (PAGE I)

How spread out the deposits are across the payers who sent them. A single payer sending most of the money scores high; several payers sending similar amounts score low. The index is the sum of each payer's squared percentage share, a measure the Department of Justice Antitrust Division publishes for market concentration. Page II lists the payers and their shares.

DEPOSITS WORTH EXPLAINING (PAGE IV)

Two things published bank statement programs commonly ask a written explanation for: a single deposit above half your monthly figure, and a month carrying an overdraft or insufficient-funds fee. Page IV lists what was observed in the counted months and says where each convention comes from. Every deposit listed there is still counted as income on page I.

TAMPER EVIDENCE (PAGE I)

The hash on page I is computed from this document's contents at the moment it was issued. The same value prints on every page and on every copy of this issuance. Recomputing it over an altered file produces a different value, which is what makes an edit visible without asking SoloSteady anything.

WHAT THIS SUMMARY OBSERVED

- This summary counts 12 months of deposits. Every figure in it is computed over that range and no other.
- Your highest counted month was Jun 2026, at $9,200.
- Your lowest counted month was Dec 2025, at $5,400.
- Deposits came from 4 distinct sources over this range.
- 4 peer-to-peer transfers totalling $600 were set aside and are not counted as income.

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