

Self-Employed Income Summary

Report status: Complete — clarification requested

Jordan Reyes

Reyes Mobile Detailing LLC · Property: [address, unit] · Proposed monthly rent: \$2,100

Review period: Oct 1, 2025 – Sep 30, 2026 · 12 complete statement months · 1 business account

Latest statement end date
Sep 30, 2026

Statement age at report issuance
19 days

Complete review package received
[date]

Report
[ID] · Version 1

Issued
Oct 19, 2026, 4:10 PM CT

Prepared for
[company]

Applicant authorization on file
[date]

Single-member LLC · Applicant ownership
100% [O01]

Tax details
page 7

Business receipts identified in reviewed bank records

\$16,250 monthly average

\$195,000 over 12 complete statement months

After documented exclusions. This is not the applicant's personal income. [B01–B12]

Net business profit reported on the applicant-provided P&L

\$5,200 monthly average

\$62,400 over the review period

As prepared by the applicant (accrual basis); not independently recalculated. [P01]

Payments to the applicant, identified in reviewed records

\$4,900 monthly average

\$58,800 over the review period

Transfers to the applicant's documented account ...4471 [A01]. Receipt was not independently confirmed. No owner payroll identified in the reviewed account.

These figures overlap and must not be added together. Business receipts, business profit, and payments to the applicant are different measures. This report does not calculate a single qualifying-income amount.

Historical transfers to the applicant's documented account ÷ proposed monthly rent: **2.33**. Receipt was not independently confirmed. This is not qualifying income. No screening threshold has been applied.

Next steps: what to request from the applicant

- 1** Reconciliation of the \$6,900 difference between P&L revenue and identified bank receipts (Oct 2025 – Sep 2026), with supporting records. Exact request text: page 4, section 2.7.
- 2** Optional: the October 2026 business bank statement, to confirm the \$460 Square settlement after the review period. See page 2, section 2.2.

Each request targets a specific limitation in the reviewed records. If the applicant provides the records, we issue an updated version. No rental recommendation is made.

How this was checked

-  Statement balances reconcile for 12 of 12 reviewed months. This does not establish document authenticity.
-  Square payout records vs. bank deposits: partially documented; see page 2.
-  P&L revenue vs. bank receipts: \$6,900 difference (3.54%); see next steps.
-  Records supplied by the applicant; no direct bank connection was used. Reviewed by a second analyst [Q01].

Source reconciliation and open questions

2.1 From total credits to identified business receipts

Identified business receipts \$195,000 SBA loan proceeds \$15,000 Owner funding \$4,800

Total credits to reviewed business accounts	\$214,800	B01–B12
Less documented loan proceeds (SBA loan, Mar 12, 2026)	–\$15,000	B06 p. 2, L01
Less documented owner funding (transfer from the applicant's savings, Jun 3, 2026)	–\$4,800	B09 p. 1
Less unclassified credits (shown separately)	\$0 —	

Identified business receipts

\$195,000

Identified business receipts: total credits less documented non-revenue credits and unclassified credits.

Unclassified credits could not be identified as customer receipts or non-revenue funds from the records provided. They are shown separately and are not included in identified business receipts.

2.2 Source comparisons

Square payout records S01 vs. Square deposits to the business account B01–B12

Partially documented

RESULT

Payout records\$121,300

Bank deposits\$120,840

\$121,300 vs. \$120,840. Difference: \$460 (0.38% of payout-record total)

BASIS

Same period by payout date. Per S01, gross sales \$125,100 less refunds \$480 and fees \$3,320 = payouts \$121,300; these totals agree arithmetically and were not reconciled at the transaction level

STATUS

Partially documented. Processor records indicate an out-of-period settlement; bank receipt after the review period was not independently confirmed

P&L revenue P01 vs. identified bank receipts

Unresolved

RESULT

P&L revenue\$201,900

Bank receipts\$195,000

\$201,900 vs. \$195,000; difference \$6,900 (3.54% of bank receipts)

BASIS

P&L is accrual-basis, prepared by the applicant, same 12 months

STATUS

Unresolved

2.2 Source comparisons (continued)

P&L net profit vs. identified receipts less classified operating debits (2.3)

Arithmetic bridge only

P&L net profit **\$62,400** - revenue difference **\$6,900** + depreciation **\$6,000** = **\$61,500**

BASIS	RESULT	STATUS
P&L \$62,400 - revenue difference \$6,900 + depreciation \$6,000 (non-cash) = \$61,500	Equals identified receipts less classified operating debits, \$61,500. Matching totals do not establish transaction-level equivalence. The P&L is shown as prepared by the applicant; its treatment of SBA loan payments was not assessed	Arithmetic bridge only. The \$6,900 revenue difference remains unresolved; this does not establish a completed accrual-to-cash reconciliation

Tax return	Basis Not provided	Result —	Not assessed
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2.3 Identified receipts less classified operating debits

Identified receipts less classified operating debits: \$61,500 (\$5,125 monthly average), before financing debits and transfers to the applicant. This is neither accounting profit nor total account cash flow. [B01-B12](#)

Financing debits identified: \$1,800 (see 3.4). Transfers to the applicant: \$58,800 (page 1).

2.4 Statement balances

Opening balance + Credits - Debits = Closing balance → next month's opening balance

Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep

Statement balances reconcile for 12 of 12 reviewed months: opening balance + credits - debits = closing balance, and each closing balance matches the next month's opening balance. Account ...2208 is held by Reyes Mobile Detailing LLC. No missing statement periods.

2.5 Technical observations on submitted files

No material inconsistency identified

B01–B12 bank statements

S01 Square

P01 P&L

Not assessed

E01

L01

O01

A01

No material internal inconsistencies were identified within the scope of the checks performed on B01–B12, S01, and P01. Checks performed and results by file: Appendix D [T01](#).

The submitted PDFs were reviewed for internal formatting and metadata inconsistencies. These checks do not establish who created a file, whether its contents were altered, or whether the document is authentic.

2.6 Business registration match

Reyes Mobile Detailing LLC

Texas Secretary of State · entity ID [ID] · as of Oct 19, 2026 [R01](#)

Status

Active

Formed

Apr 2021

Applicant

Managing member

Texas Secretary of State lists Reyes Mobile Detailing LLC, entity ID [ID], with status Active as of Oct 19, 2026. Formed Apr 2021. The applicant is listed as managing member. Registration status does not establish business activity, revenue, ownership percentage, or personal income. [R01](#)

Compared field by field:

[R01](#) State record

[B01](#) Bank statements

[W01](#) Website

[G01](#) Google Business Profile

Available business details were compared across the Texas Secretary of State record [R01](#), the bank statements [B01](#), the business website [W01](#), and the Google Business Profile [G01](#), field by field (Appendix D). Unavailable fields were not assessed. These matches do not establish income; absence of an online listing is not treated as an adverse finding.

Licensing requirements were not assessed.

2.7 Requested clarification

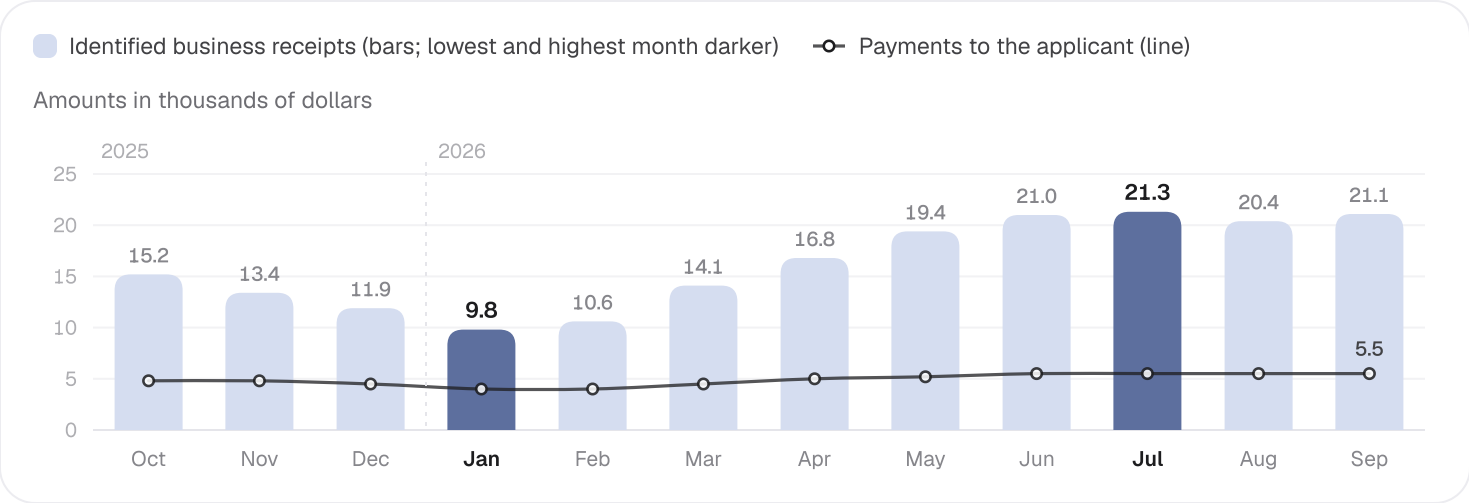
1. Please provide a reconciliation of the \$6,900 difference between P&L revenue and identified bank receipts for Oct 2025 – Sep 2026, with supporting records for the reconciling items (for example, an accounts receivable aging report, invoices paid after Sep 30, 2026, or records of fees, refunds, or timing differences).

2. Optional: please provide the October 2026 business bank statement showing the Square settlement of \$460 for activity in the review period.

If the applicant provides these records, an updated version of this summary will be issued.

Monthly detail and calculation notes

3.1 Monthly detail



Months with receipts
12 of 12

Lowest · Jan 2026
\$9,800

Highest · Jul 2026
\$21,300

Jul–Sep vs. Oct–Jun avg.
+42.5%

Business receipts identified in all 12 months · lowest Jan 2026 (\$9,800), highest Jul 2026 (\$21,300) · Jul–Sep 2026 average 42.5% above the Oct 2025–Jun 2026 average. **No future income is projected.**

Month	Total credits	Excluded	Unclassified	Identified business receipts	Payments to the applicant	Business operating debits	Financing debits
Oct 2025	\$15,200	\$0	\$0	\$15,200	\$4,800	\$10,406	\$0
Nov 2025	\$13,400	\$0	\$0	\$13,400	\$4,800	\$9,174	\$0
Dec 2025	\$11,900	\$0	\$0	\$11,900	\$4,500	\$8,147	\$0
Jan 2026	\$9,800	\$0	\$0	\$9,800	\$4,000	\$6,709	\$0
Feb 2026	\$10,600	\$0	\$0	\$10,600	\$4,000	\$7,257	\$0
Mar 2026	\$29,100	\$15,000	\$0	\$14,100	\$4,500	\$9,653	\$0
Apr 2026	\$16,800	\$0	\$0	\$16,800	\$5,000	\$11,502	\$300
May 2026	\$19,400	\$0	\$0	\$19,400	\$5,200	\$13,282	\$300
Jun 2026	\$25,800	\$4,800	\$0	\$21,000	\$5,500	\$14,377	\$300
Jul 2026	\$21,300	\$0	\$0	\$21,300	\$5,500	\$14,582	\$300
Aug 2026	\$20,400	\$0	\$0	\$20,400	\$5,500	\$13,966	\$300
Sep 2026	\$21,100	\$0	\$0	\$21,100	\$5,500	\$14,445	\$300
Total	\$214,800	\$19,800	\$0	\$195,000	\$58,800	\$133,500	\$1,800
Monthly average	\$17,900	\$1,650	\$0	\$16,250	\$4,900	\$11,125	\$150

Resolved exclusion (see 3.2) Lowest and highest month

3.2 Resolved exclusions 2 items · \$19,800 excluded from receipts

Mar 12, 2026B06 p. 2, L01

\$15,000

SBA loan proceeds

Why excluded: Loan proceeds are not business receipts

Jun 3, 2026B09 p. 1

\$4,800

Transfer from the applicant's savings account

Why excluded: Owner funding, not business receipts

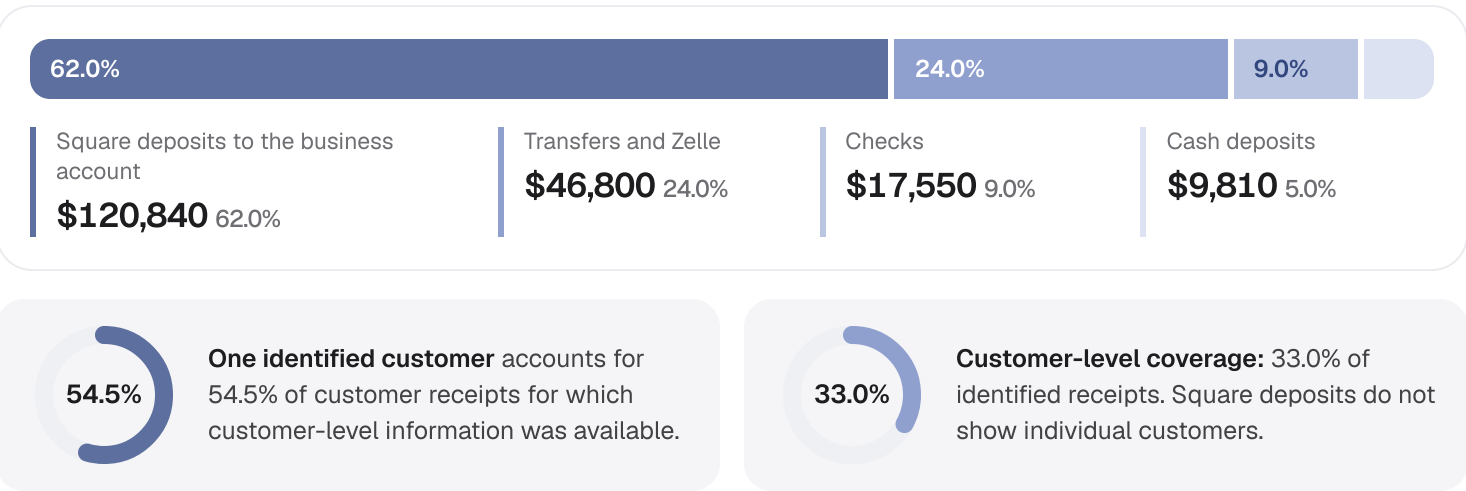
Review threshold

\$8,125

50% × \$16,250

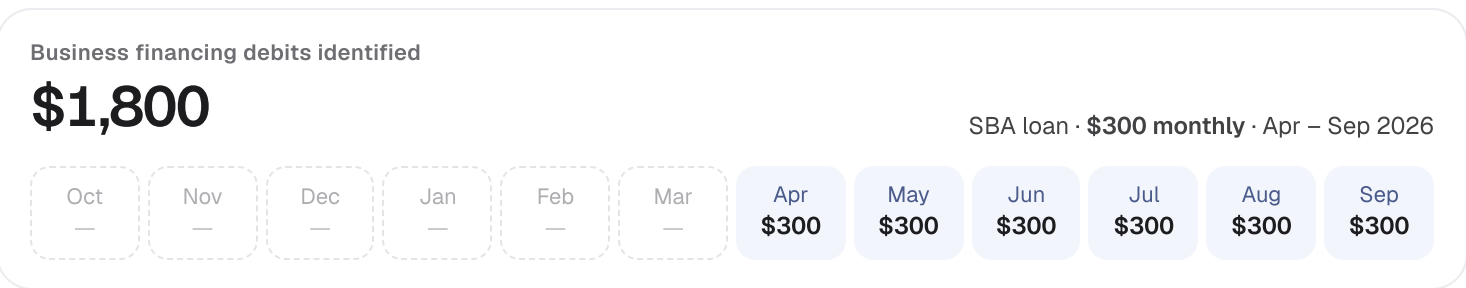
Deposits above 50% of average monthly identified business receipts (\$8,125 in this review) are selected for additional sourcing review under RiskDrop's internal review policy. Smaller deposits may also be reviewed based on their description or pattern. This threshold does not determine whether a deposit is income.

3.3 Receipts by channel and customer coverage



This is a description of the reviewed records, not a prediction of future income.

3.4 Business financing



Business financing debits identified: \$1,800 (SBA loan, \$300 monthly, Apr – Sep 2026). Interest and principal were not separately established. These debits are not deducted in the measure shown in 2.3. No other financing debits were identified in the reviewed account and period. Obligations paid from other accounts or withheld before deposit may not be visible.

Monthly detail and calculation notes (continued)

3.5 Calculation notes

DEFINITIONS

1

Total credits - Non-revenue credits -

Unclassified = **Identified receipts**

Identified business receipts: total credits less documented non-revenue credits and unclassified credits.

2

Prepared by the applicant

Accrual basis

Net business profit reported on the P&L: as prepared by the applicant (accrual basis).

3

Identified receipts - Operating debits

before financing & transfers to the applicant

Identified receipts less classified operating debits: identified business receipts minus operating debits classified as business, before financing debits and transfers to the applicant; this is neither accounting profit nor total account cash flow.

4

Transfers + Payroll

recipient documented

Payments to the applicant: transfers and payroll to the applicant where the recipient is documented.

TAX, COVERAGE, ROUNDING, DIFFERENCES

Tax details

E01 Tax return not provided

Tax details. Tax classification at EIN assignment: disregarded entity [E01]. Current tax status was not established; a tax return was not provided.

Coverage

12 months · 1 account

Coverage. Review coverage: 12 complete statement months across 1 business account. Partial months and missing periods are listed separately; no amounts are annualized. Other income sources are outside the scope of this business-income review.

Rounding

unrounded → nearest \$1

Rounding. Calculations use unrounded amounts. Summary amounts are rounded to the nearest dollar; reconciliation details retain cents where needed. Displayed averages and totals may differ slightly because of rounding.

Differences

in \$ in % of base

Explained = documented

Differences. Differences are reported in dollars and as a percentage of the stated comparison base. A difference is marked explained only when the reconciling items are documented; a percentage threshold does not by itself establish agreement.

Monthly detail and calculation notes (continued)

3.6 Issuer, rights, and version

REPORT ISSUED BY

Report issued by: [legal name], doing business as RiskDrop. [U.S. mailing address] · [telephone] · [secure file-request and dispute URL]. For the rental application identified in this report and the authorized recipient only.

REVIEW

- 1

Prepared by [analyst]
- 2

Second review by [analyst]
- Prepared by [analyst]; second review by [analyst].

 For applicants

- Request disclosure of your file
- Dispute inaccurate or incomplete information · **free**
- Free copy of your report · **within 60 days**

Applicants: you may request disclosure of your file and dispute information you believe is inaccurate or incomplete. Contact [legal name] at [address], [phone], or [secure URL]. **A dispute investigation is free of charge.** If you received an adverse action notice, you may request a free copy of your report within 60 days.

 For housing providers

Housing providers: if this report contributes in whole or in part to an adverse rental decision, provide the applicant with the required adverse action notice. Include the reporting agency's name, address, and telephone number; explain that the agency did not make the decision and cannot provide the specific reasons for it; and state the applicant's rights to dispute inaccurate or incomplete information and to request a free report within 60 days.

This report is not an adverse action notice.

NOT INCLUDED Credit Criminal Eviction Rental recommendation Authenticity finding

This summary describes records the applicant provided with their authorization. It does not establish that any document is authentic, does not include credit, criminal, or eviction information, and makes no rental recommendation.

VERSION

Report [ID] Version [N] Issued [date and time, time zone]

Report [ID] · Version [N] · Issued [date and time, time zone] · Revision history: [changed figures, reason, date, superseded version]

APPENDIX Source references and supporting excerpts

A Source excerpts

Source excerpts: the statement and report lines behind each figure, by reference number (B06 p. 2, etc.). **Account numbers masked.**

B06 p. 2	 [excerpt image: statement line, SBA loan proceeds, Mar 12, 2026]
B09 p. 1	 [excerpt image: statement line, transfer from the applicant's savings, Jun 3, 2026]
S01	 [excerpt image: Square payout summary for the review period]
P01	 [excerpt image: P&L totals, Oct 2025 – Sep 2026]
A01	 [excerpt image: bank letter, account holder of ...4471]

B Calculation ledger (summary)

Calculation ledger (summary): transaction ID, date, amount, category, rationale, and source reference for every excluded, unclassified, or reclassified item.

Transaction ID	Date	Amount	Category	Rationale	Source ref
[ID]	Mar 12, 2026	\$15,000	Excluded: SBA loan proceeds	Loan proceeds are not business receipts	B06 p. 2, L01
[ID]	Jun 3, 2026	\$4,800	Excluded: transfer from the applicant's savings account	Owner funding, not business receipts	B09 p. 1

C Documents received

Documents received: reference, document type, period, date received, file fingerprint (SHA-256).

Ref	Document type	Period	Date received	SHA-256
B01–B12	Business bank statements, account ...2208	Oct 2025 – Sep 2026	[date]	[fingerprint per file]
S01	Square payout report	Oct 2025 – Sep 2026	[date]	[fingerprint]
P01	QuickBooks P&L (accrual basis, prepared by the applicant)	Oct 2025 – Sep 2026	[date]	[fingerprint]
E01	IRS EIN assignment letter	[period]	[date]	[fingerprint]
L01	SBA loan agreement	[period]	[date]	[fingerprint]
O01	Certificate of Formation and Company Agreement	[period]	[date]	[fingerprint]
A01	Bank letter on the holder of account ...4471	[period]	[date]	[fingerprint]

APPENDIX (CONTINUED)

Source references and supporting excerpts

D

Review records

Review records: registration lookup, business-details comparison, technical file checks, and second review, each with source, date, and result.

Ref	Record
R01	Texas Secretary of State, SOSDirect business entity search, retrieved Oct 19, 2026, 10:02 AM CT. Reyes Mobile Detailing LLC · entity ID [fictional 0803xxxxxx] · formed Apr 14, 2021 · status: Active · Jordan Reyes listed as managing member. Screenshot retained.
W01	reyesmobiledetailing.com (fictional), contact page, captured Oct 19, 2026, 10:10 AM CT. Screenshot retained.
G01	Google Business Profile "Reyes Mobile Detailing" (fictional), captured Oct 19, 2026, 10:12 AM CT. Screenshot retained.
T01	Technical checks on B01–B12, S01, P01: page count and statement period continuity, internal font and layout consistency, PDF metadata (creator, producer, creation and modification dates), arithmetic of running balances. Result: no material internal inconsistency identified in any of these files. E01, L01, O01, A01: Not assessed. These checks do not establish authenticity.
Q01	Second review by [analyst 2], Oct 19, 2026: recalculated all figures from the calculation ledger, reviewed each exclusion and its source reference, and checked that open items remain open. No changes.

Business-details comparison. Compared against the business details on the rental application. Match = same value as the reference.

Field	R01	B01	W01	G01
Business name	● Match	● Match	● Match	● Match
Street address	● Match	● Match	● Not shown	● Match
Phone	● Not shown	● Match	● Match	● Match
Website domain	● Not shown	● Not shown	● Match	● Match