

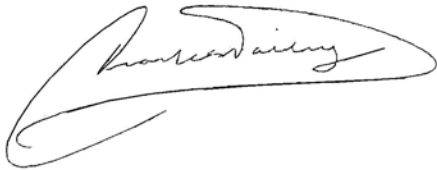
# Basis for Income Calculation

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I only used the base W2 income from the borrower for the purpose of income calculation for the following reasons:

1. Although the borrower is self employed and shows positive earnings earnings, her self employed work is incidental to her primary job at Accuray. Further, the real self employment income is obfuscated from a historical perspective because she started at Accuray 1 year and 1 month ago and one couldn't know what the impact of that would be on her self employed income until 2009 returns are filed.
2. The borrower is paid \$6,250 on a semi-monthly basis. While there is bonus income and other pecuniary incentives, there is not an established 2 year history and therefore, I've excluded that income.
3. While there is a documentable history of recurring dividend and interest, I have negated that income as well. The reason for it has been to pay legal fees because the borrower's ex-husband is suing for custody of their child (see page 4 of 1003)

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Charles Dailey", enclosed within a large, loopy, handwritten flourish that extends to the left and underlines the signature.

Charles Dailey

Branch Manger