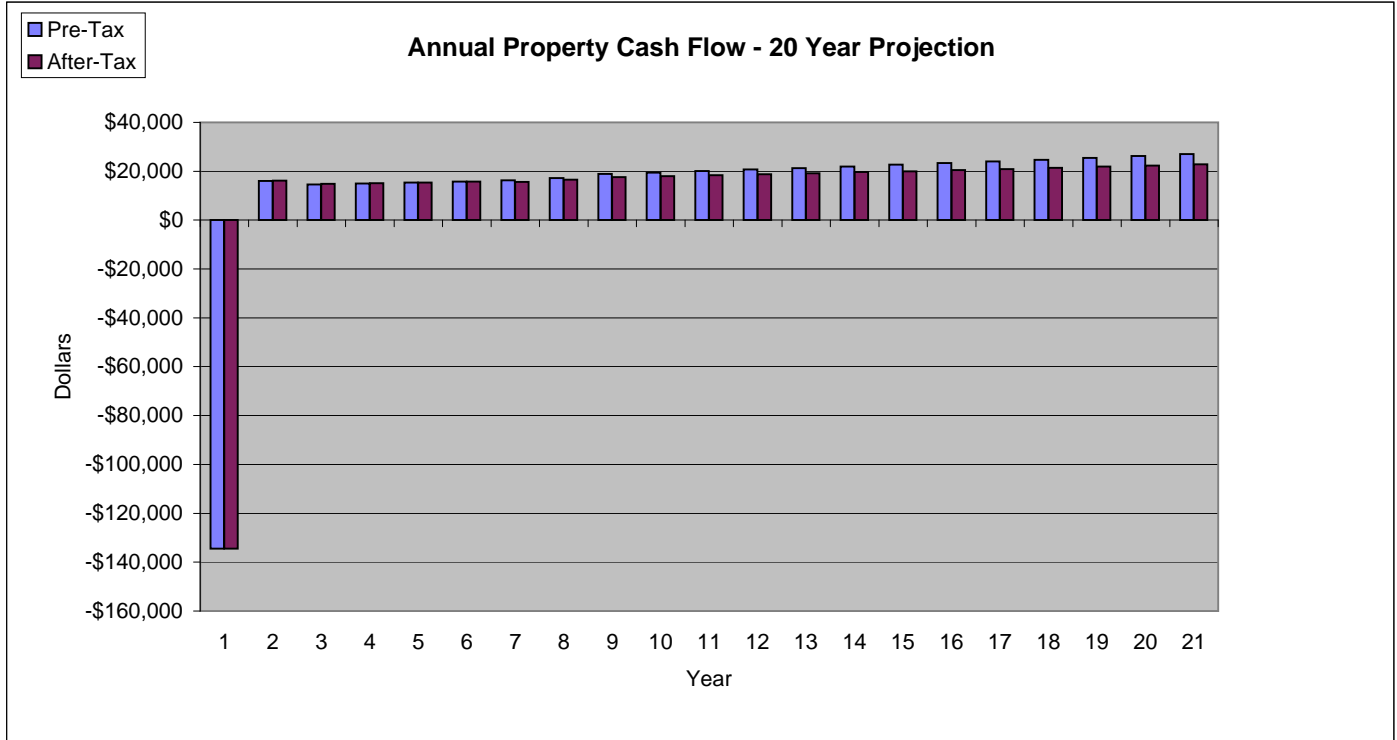


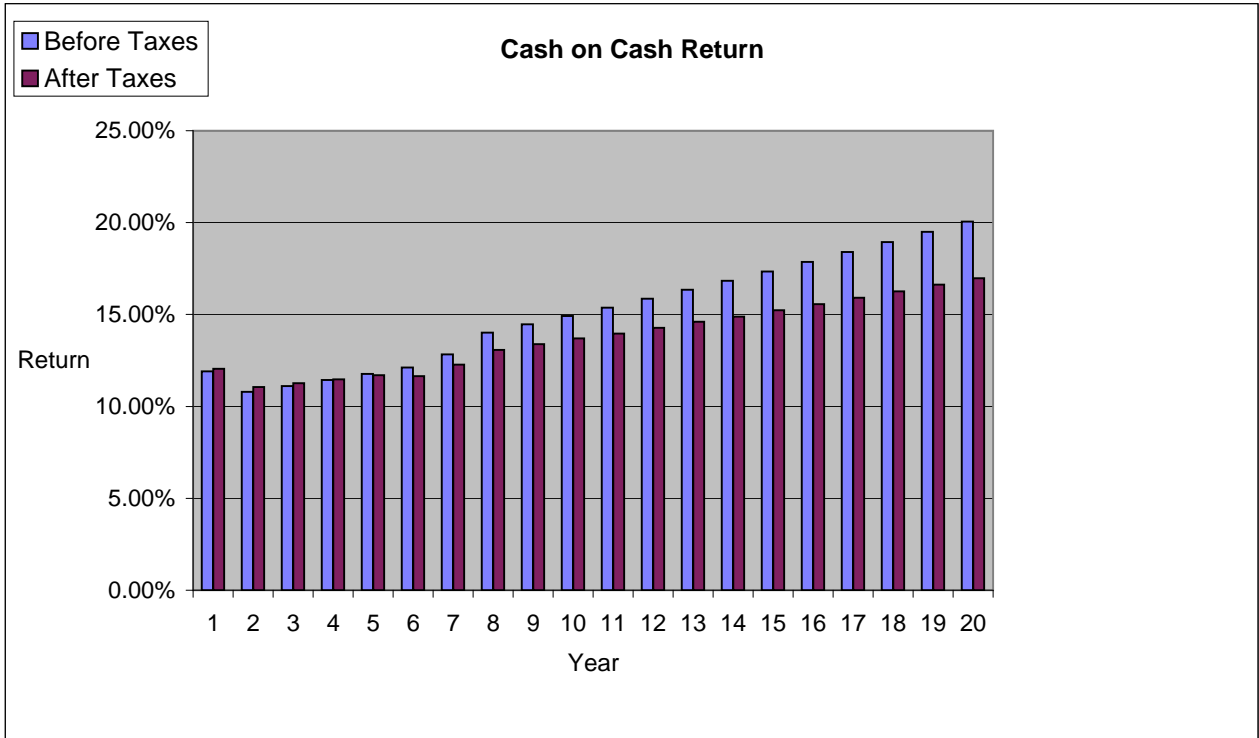
Charts and Graphs of Risk Analysis

Office Building #3	Annual Rental Income \$	24,000		Purchase Price \$	401,999
\$2,900 per month scenario	Annual Rental Expense	(1,000)		Capital Improvements	6,000
123 Main Street	Annual Rental Increase	2.20%		Initial FMV of Property	425,000
Stone Mountain, GA	Annual Expense Increase	1.50%		Total Initial Debt	300,000
	Annual Property Growth Rate	3.00%		Initial Investment	134,499



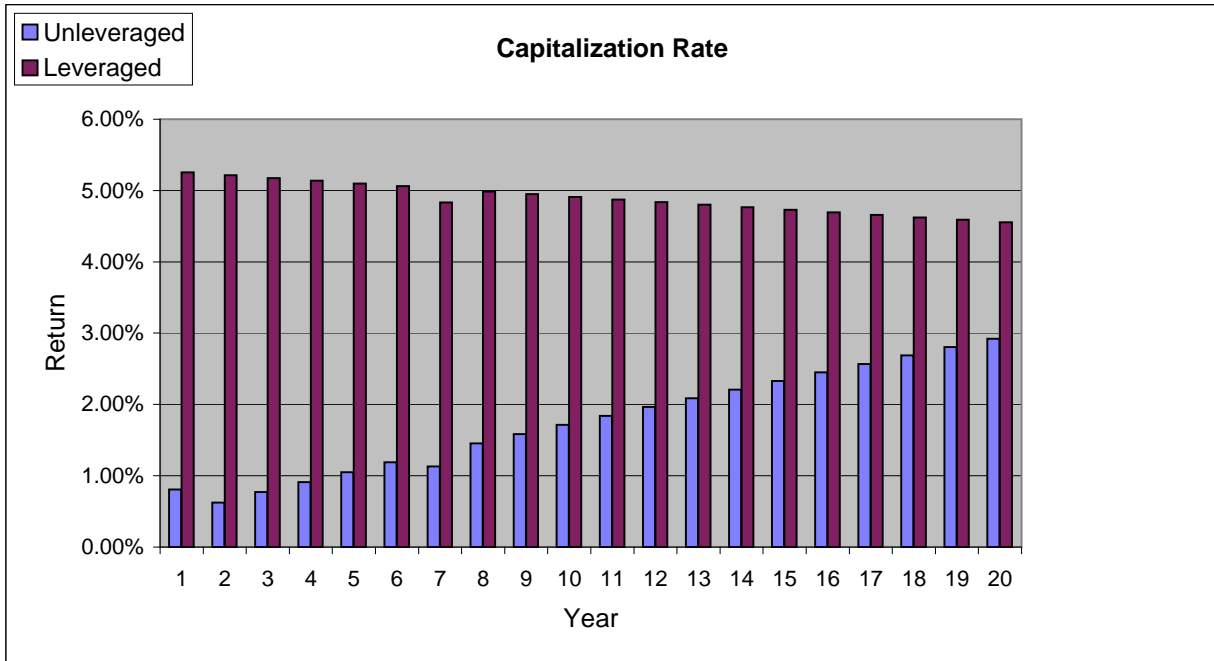
Time Period	Net Rental Income	Mortgage Payments	Rental Expenses & Improvements	Pre-Tax Cash Flow	Total Taxes	After-tax Cash Flow	Debt Service Ratio
Initial Investment				\$ (134,499)		\$ (134,499)	
Year 1	24,000	(6,989)	(1,000)	16,011	203	16,214	3.291
Year 2	24,528	(7,987)	(2,015)	14,526	338	14,864	2.819
Year 3	25,068	(7,987)	(2,130)	14,950	197	15,148	2.872
Year 4	25,619	(7,987)	(2,246)	15,386	51	15,438	2.926
Year 5	26,183	(7,987)	(2,361)	15,834	(100)	15,734	2.983
Year 6	26,759	(7,987)	(2,477)	16,294	(631)	15,664	3.040
Year 7	27,347	(7,987)	(2,093)	17,267	(770)	16,497	3.162
Year 8	27,949	(7,987)	(1,110)	18,852	(1,265)	17,588	3.360
Year 9	28,564	(7,987)	(1,126)	19,450	(1,441)	18,009	3.435
Year 10	29,192	(7,987)	(1,143)	20,062	(1,626)	18,436	3.512
Year 11	29,835	(7,987)	(1,161)	20,687	(1,917)	18,770	3.590
Year 12	30,491	(7,987)	(1,178)	21,326	(2,117)	19,209	3.670
Year 13	31,162	(7,987)	(1,196)	21,979	(2,325)	19,654	3.752
Year 14	31,847	(7,987)	(1,214)	22,647	(2,621)	20,026	3.835
Year 15	32,548	(7,987)	(1,232)	23,329	(2,847)	20,482	3.921
Year 16	33,264	(7,987)	(1,250)	24,027	(3,084)	20,942	4.008
Year 17	33,996	(7,987)	(1,269)	24,740	(3,332)	21,408	4.098
Year 18	34,744	(7,987)	(1,288)	25,469	(3,591)	21,878	4.189
Year 19	35,508	(7,987)	(1,307)	26,214	(3,861)	22,352	4.282
Year 20	36,289	(7,987)	(1,327)	26,975	(4,145)	22,831	4.377

Charts and Graphs of Risk Analysis



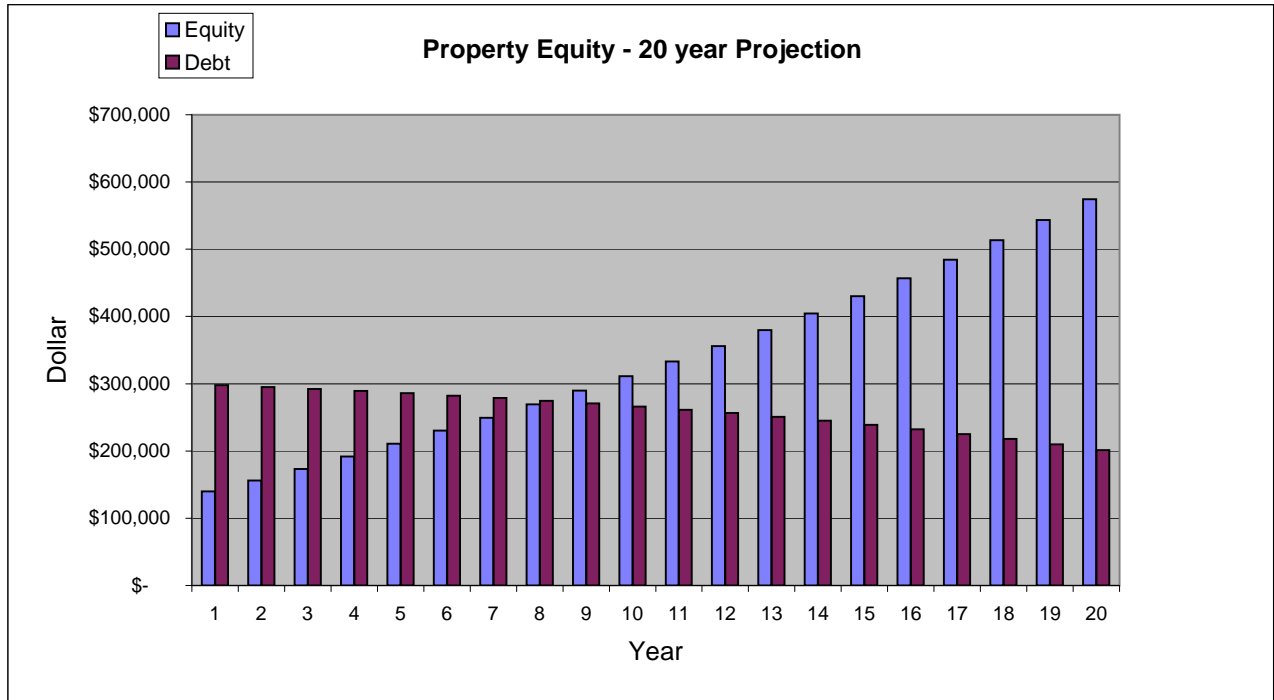
Time Period	Net Cash Flow	Income Taxes	Initial Investment	Cash on Cash Before Tax	Cash on Cash After Tax
Year 1	\$ 16,214	\$ 203	\$ 134,499	11.90%	12.06%
Year 2	\$ 14,864	\$ 338		10.80%	11.05%
Year 3	\$ 15,148	\$ 197		11.12%	11.26%
Year 4	\$ 15,438	\$ 51		11.44%	11.48%
Year 5	\$ 15,734	\$ (100)		11.77%	11.70%
Year 6	\$ 15,664	\$ (631)		12.11%	11.65%
Year 7	\$ 16,497	\$ (770)		12.84%	12.27%
Year 8	\$ 17,588	\$ (1,265)		14.02%	13.08%
Year 9	\$ 18,009	\$ (1,441)		14.46%	13.39%
Year 10	\$ 18,436	\$ (1,626)		14.92%	13.71%
Year 11	\$ 18,770	\$ (1,917)		15.38%	13.96%
Year 12	\$ 19,209	\$ (2,117)		15.86%	14.28%
Year 13	\$ 19,654	\$ (2,325)		16.34%	14.61%
Year 14	\$ 20,026	\$ (2,621)		16.84%	14.89%
Year 15	\$ 20,482	\$ (2,847)		17.35%	15.23%
Year 16	\$ 20,942	\$ (3,084)		17.86%	15.57%
Year 17	\$ 21,408	\$ (3,332)		18.39%	15.92%
Year 18	\$ 21,878	\$ (3,591)		18.94%	16.27%
Year 19	\$ 22,352	\$ (3,861)		19.49%	16.62%
Year 20	\$ 22,831	\$ (4,145)		20.06%	16.97%

Charts and Graphs of Risk Analysis



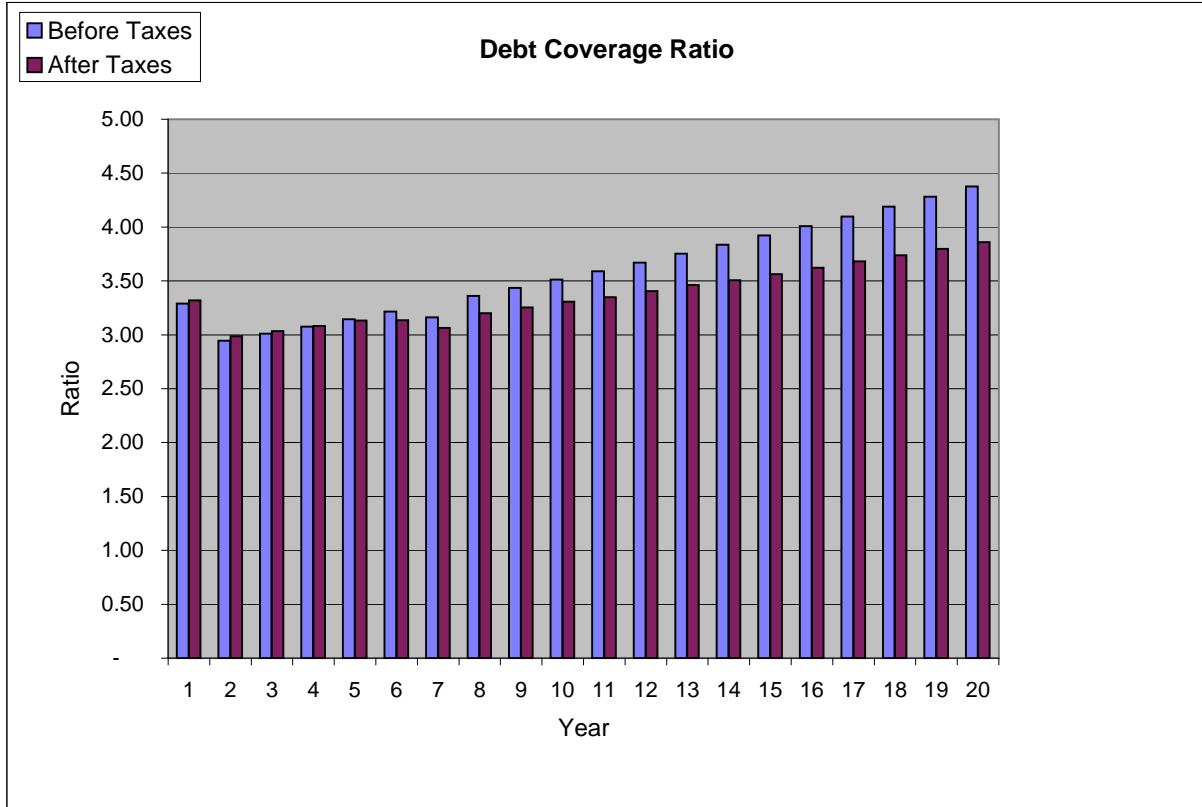
Time Period	Net Operating Income	Interest Expense	Property Value	Leveraged Cap Rate	UnLeveraged Cap Rate
Year 1	\$ 23,000	\$ (19,458)	\$ 437,750	0.81%	5.25%
Year 2	\$ 23,513	\$ (20,698)	\$ 450,883	0.62%	5.21%
Year 3	\$ 24,037	\$ (20,463)	\$ 464,409	0.77%	5.18%
Year 4	\$ 24,573	\$ (20,211)	\$ 478,341	0.91%	5.14%
Year 5	\$ 25,121	\$ (19,941)	\$ 492,691	1.05%	5.10%
Year 6	\$ 25,681	\$ (19,651)	\$ 507,472	1.19%	5.06%
Year 7	\$ 25,254	\$ (19,340)	\$ 522,696	1.13%	4.83%
Year 8	\$ 26,839	\$ (19,007)	\$ 538,377	1.45%	4.99%
Year 9	\$ 27,437	\$ (18,649)	\$ 554,529	1.58%	4.95%
Year 10	\$ 28,049	\$ (18,266)	\$ 571,164	1.71%	4.91%
Year 11	\$ 28,674	\$ (17,855)	\$ 588,299	1.84%	4.87%
Year 12	\$ 29,313	\$ (17,414)	\$ 605,948	1.96%	4.84%
Year 13	\$ 29,966	\$ (16,942)	\$ 624,127	2.09%	4.80%
Year 14	\$ 30,634	\$ (16,435)	\$ 642,851	2.21%	4.77%
Year 15	\$ 31,316	\$ (15,891)	\$ 662,136	2.33%	4.73%
Year 16	\$ 32,014	\$ (15,308)	\$ 682,000	2.45%	4.69%
Year 17	\$ 32,727	\$ (14,684)	\$ 702,460	2.57%	4.66%
Year 18	\$ 33,456	\$ (14,014)	\$ 723,534	2.69%	4.62%
Year 19	\$ 34,201	\$ (13,295)	\$ 745,240	2.81%	4.59%
Year 20	\$ 34,962	\$ (12,525)	\$ 767,597	2.92%	4.55%

Charts and Graphs of Risk Analysis



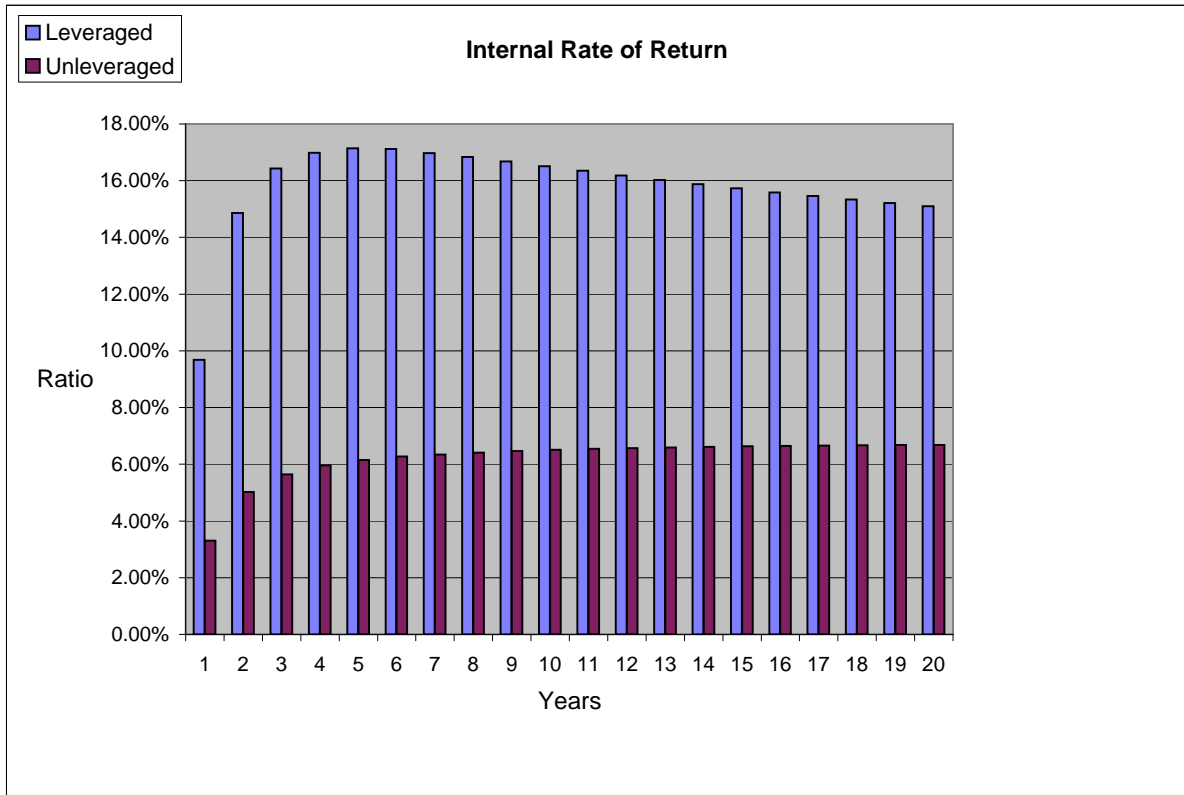
Time Period	End of Period Property Value	Loan(s) Outstanding	Property Equity	Loan to Value Ratio	Ownership Percentage	Debt to Equity
Year 1	\$ 437,750	\$ 297,689	\$ 140,061	68.0%	32.0%	2.13
Year 2	450,883	295,010	155,873	65.4%	34.6%	1.89
Year 3	465,542	292,154	173,388	62.8%	37.2%	1.68
Year 4	480,744	289,114	191,630	60.1%	39.9%	1.51
Year 5	496,506	285,872	210,633	57.6%	42.4%	1.36
Year 6	512,843	282,417	230,425	55.1%	44.9%	1.23
Year 7	528,228	278,733	249,495	52.8%	47.2%	1.12
Year 8	544,075	274,806	269,269	50.5%	49.5%	1.02
Year 9	560,397	270,621	289,776	48.3%	51.7%	0.93
Year 10	577,209	266,155	311,054	46.1%	53.9%	0.86
Year 11	594,525	261,388	333,138	44.0%	56.0%	0.78
Year 12	612,361	256,303	356,058	41.9%	58.1%	0.72
Year 13	630,732	250,881	379,851	39.8%	60.2%	0.66
Year 14	649,654	245,094	404,560	37.7%	62.3%	0.61
Year 15	669,143	238,916	430,227	35.7%	64.3%	0.56
Year 16	689,218	232,322	456,896	33.7%	66.3%	0.51
Year 17	709,894	225,285	484,610	31.7%	68.3%	0.46
Year 18	731,191	217,768	513,423	29.8%	70.2%	0.42
Year 19	753,127	209,742	543,385	27.8%	72.2%	0.39
Year 20	775,721	201,170	574,550	25.9%	74.1%	0.35

Charts and Graphs of Risk Analysis



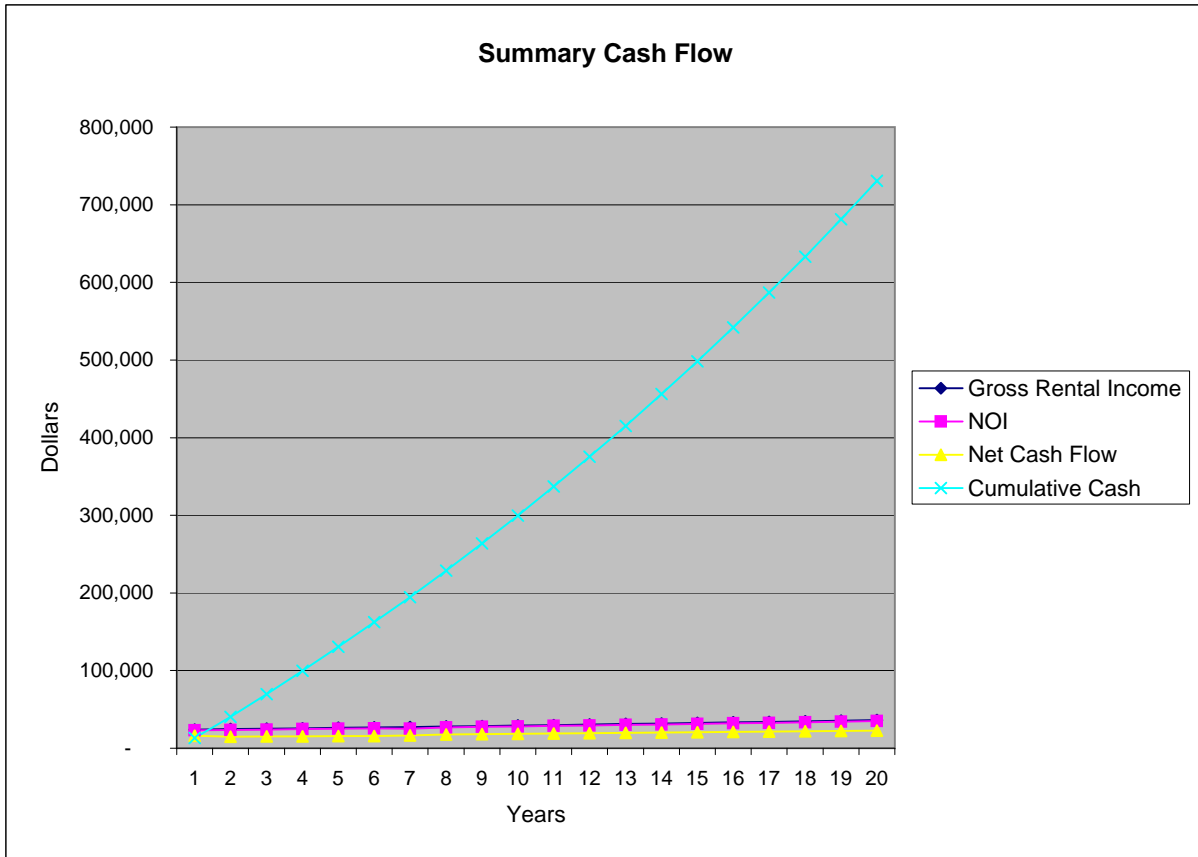
Time Period	Net Operating Income	Mortgage Payments	Over/Under	Debt Coverage before Taxes	Debt Coverage after Taxes
Year 1	\$ 23,000	\$ (6,989)	\$ 16,011	3.29	3.32
Year 2	\$ 23,513	\$ (7,987)	\$ 15,526	2.94	2.99
Year 3	\$ 24,037	\$ (7,987)	\$ 16,050	3.01	3.03
Year 4	\$ 24,573	\$ (7,987)	\$ 16,586	3.08	3.08
Year 5	\$ 25,121	\$ (7,987)	\$ 17,134	3.15	3.13
Year 6	\$ 25,681	\$ (7,987)	\$ 17,694	3.22	3.14
Year 7	\$ 25,254	\$ (7,987)	\$ 17,267	3.16	3.07
Year 8	\$ 26,839	\$ (7,987)	\$ 18,852	3.36	3.20
Year 9	\$ 27,437	\$ (7,987)	\$ 19,450	3.44	3.25
Year 10	\$ 28,049	\$ (7,987)	\$ 20,062	3.51	3.31
Year 11	\$ 28,674	\$ (7,987)	\$ 20,687	3.59	3.35
Year 12	\$ 29,313	\$ (7,987)	\$ 21,326	3.67	3.41
Year 13	\$ 29,966	\$ (7,987)	\$ 21,979	3.75	3.46
Year 14	\$ 30,634	\$ (7,987)	\$ 22,647	3.84	3.51
Year 15	\$ 31,316	\$ (7,987)	\$ 23,329	3.92	3.56
Year 16	\$ 32,014	\$ (7,987)	\$ 24,027	4.01	3.62
Year 17	\$ 32,727	\$ (7,987)	\$ 24,740	4.10	3.68
Year 18	\$ 33,456	\$ (7,987)	\$ 25,469	4.19	3.74
Year 19	\$ 34,201	\$ (7,987)	\$ 26,214	4.28	3.80
Year 20	\$ 34,962	\$ (7,987)	\$ 26,975	4.38	3.86

Charts and Graphs of Risk Analysis



Time Period	Net Cash Flow	Cash Flow From Sale	Cumulative Leveraged IRR	Cumulative Unleveraged IRR
Initial Investment	(134,499)			
Year 1	\$ 16,214	131,306	9.68%	3.31%
Year 2	\$ 14,864	143,961	14.86%	5.02%
Year 3	\$ 15,148	157,870	16.43%	5.64%
Year 4	\$ 15,438	172,415	16.98%	5.96%
Year 5	\$ 15,734	187,628	17.14%	6.15%
Year 6	\$ 15,664	203,906	17.12%	6.28%
Year 7	\$ 16,497	219,554	16.98%	6.34%
Year 8	\$ 17,588	235,953	16.84%	6.41%
Year 9	\$ 18,009	252,991	16.68%	6.47%
Year 10	\$ 18,436	270,700	16.51%	6.51%
Year 11	\$ 18,770	289,214	16.35%	6.54%
Year 12	\$ 19,209	308,459	16.19%	6.57%
Year 13	\$ 19,654	328,470	16.03%	6.59%
Year 14	\$ 20,026	349,363	15.87%	6.61%
Year 15	\$ 20,482	371,101	15.73%	6.63%
Year 16	\$ 20,942	393,723	15.59%	6.64%
Year 17	\$ 21,408	417,268	15.46%	6.66%
Year 18	\$ 21,878	441,788	15.33%	6.67%
Year 19	\$ 22,352	467,328	15.21%	6.68%
Year 20	\$ 22,831	493,940	15.10%	6.68%

Charts and Graphs of Risk Analysis



Time Period	Gross Rental Income	Net Operating Income	Net Cash Flow	Net Cumulative Cash
Year 1	24,000	23,000	16,214	13,021
Year 2	24,528	23,513	14,864	40,539
Year 3	25,068	24,037	15,148	69,596
Year 4	25,619	24,573	15,438	99,579
Year 5	26,183	25,121	15,734	130,526
Year 6	26,759	25,681	15,664	162,467
Year 7	27,347	25,254	16,497	194,613
Year 8	27,949	26,839	17,588	228,600
Year 9	28,564	27,437	18,009	263,646
Year 10	29,192	28,049	18,436	299,792
Year 11	29,835	28,674	18,770	337,076
Year 12	30,491	29,313	19,209	375,530
Year 13	31,162	29,966	19,654	415,195
Year 14	31,847	30,634	20,026	456,114
Year 15	32,548	31,316	20,482	498,334
Year 16	33,264	32,014	20,942	541,898
Year 17	33,996	32,727	21,408	586,852
Year 18	34,744	33,456	21,878	633,250
Year 19	35,508	34,201	22,352	681,142
Year 20	36,289	34,962	22,831	730,584