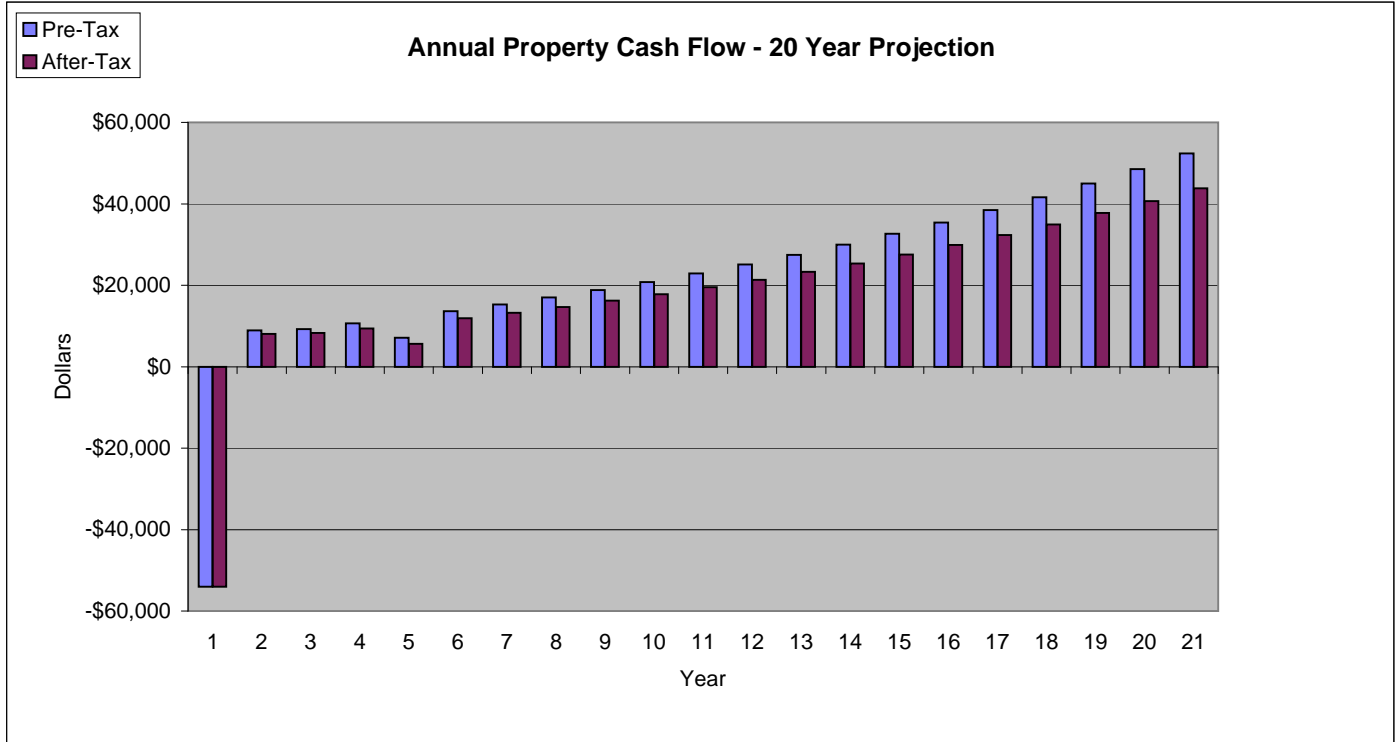


Charts and Graphs of Risk Analysis

Office Building #3	Annual Rental Income \$	24,000	
\$2,900 per month scenario	Annual Rental Expense	(3,700)	
123 Main Street	Annual Rental Increase	6.00%	
Stone Mountain, GA	Annual Expense Increase	3.00%	
	Annual Property Growth Rate	2.00%	
	Purchase Price \$	228,000	
	Capital Improvements	5,000	
	Initial FMV of Property	228,000	
	Total Initial Debt	175,000	
	Initial Investment	54,000	



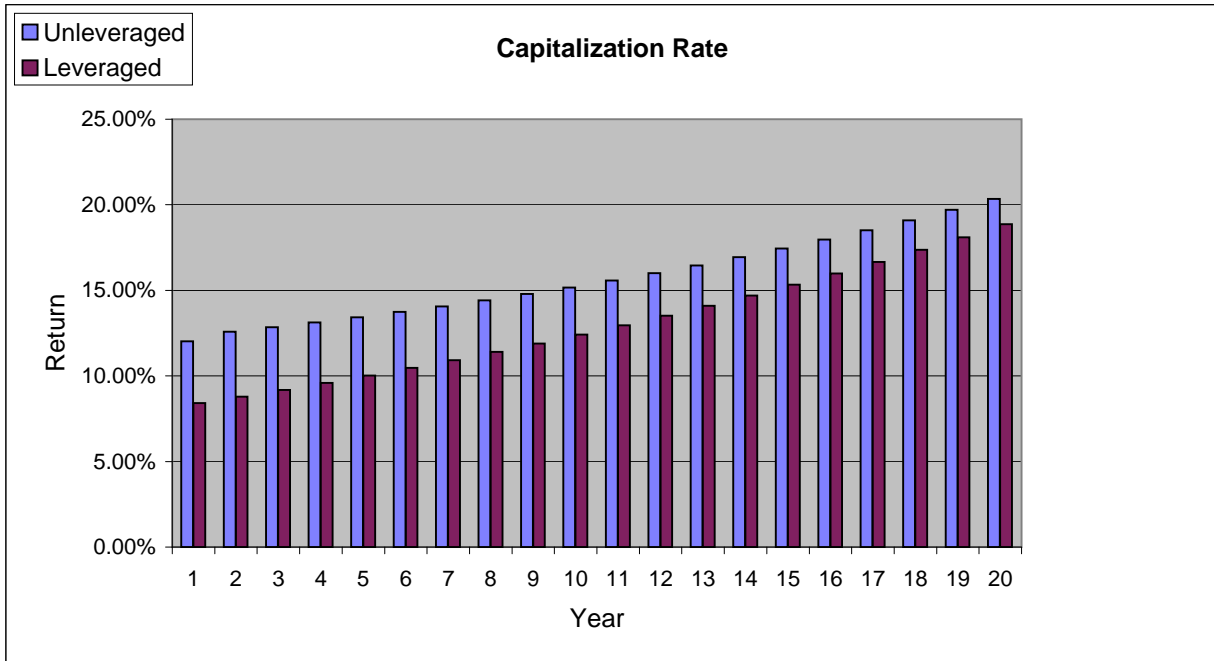
Time Period	Net Rental Income	Mortgage Payments	Rental Expenses & Improvements	Pre-Tax Cash Flow	Total Taxes	After-tax Cash Flow	Debt Service Ratio
Initial Investment				\$ (54,000)		\$ (54,000)	
Year 1	23,280	(10,630)	(3,700)	8,950	(933)	8,017	1.842
Year 2	24,677	(11,596)	(3,811)	9,270	(1,000)	8,270	1.799
Year 3	26,157	(11,596)	(3,925)	10,636	(1,241)	9,395	1.917
Year 4	27,727	(11,596)	(9,043)	7,087	(1,477)	5,611	1.611
Year 5	29,390	(11,596)	(4,164)	13,630	(1,747)	11,882	2.175
Year 6	31,154	(11,596)	(4,289)	15,268	(2,036)	13,233	2.317
Year 7	33,023	(11,596)	(4,418)	17,009	(2,342)	14,667	2.467
Year 8	35,005	(11,596)	(4,551)	18,858	(2,666)	16,191	2.626
Year 9	37,105	(11,596)	(4,687)	20,821	(3,011)	17,810	2.796
Year 10	39,331	(11,596)	(4,828)	22,907	(3,377)	19,530	2.975
Year 11	41,691	(11,596)	(4,972)	25,122	(3,765)	21,357	3.166
Year 12	44,192	(11,596)	(5,122)	27,474	(4,177)	23,297	3.369
Year 13	46,844	(11,596)	(5,275)	29,972	(4,614)	25,358	3.585
Year 14	49,655	(11,596)	(5,434)	32,625	(5,079)	27,546	3.813
Year 15	52,634	(11,596)	(5,597)	35,441	(5,571)	29,870	4.056
Year 16	55,792	(11,596)	(5,764)	38,431	(6,093)	32,338	4.314
Year 17	59,139	(11,596)	(5,937)	41,606	(6,648)	34,958	4.588
Year 18	62,688	(11,596)	(6,116)	44,976	(7,236)	37,740	4.878
Year 19	66,449	(11,596)	(6,299)	48,554	(7,860)	40,694	5.187
Year 20	70,436	(11,596)	(6,488)	52,352	(8,522)	43,830	5.515

Charts and Graphs of Risk Analysis



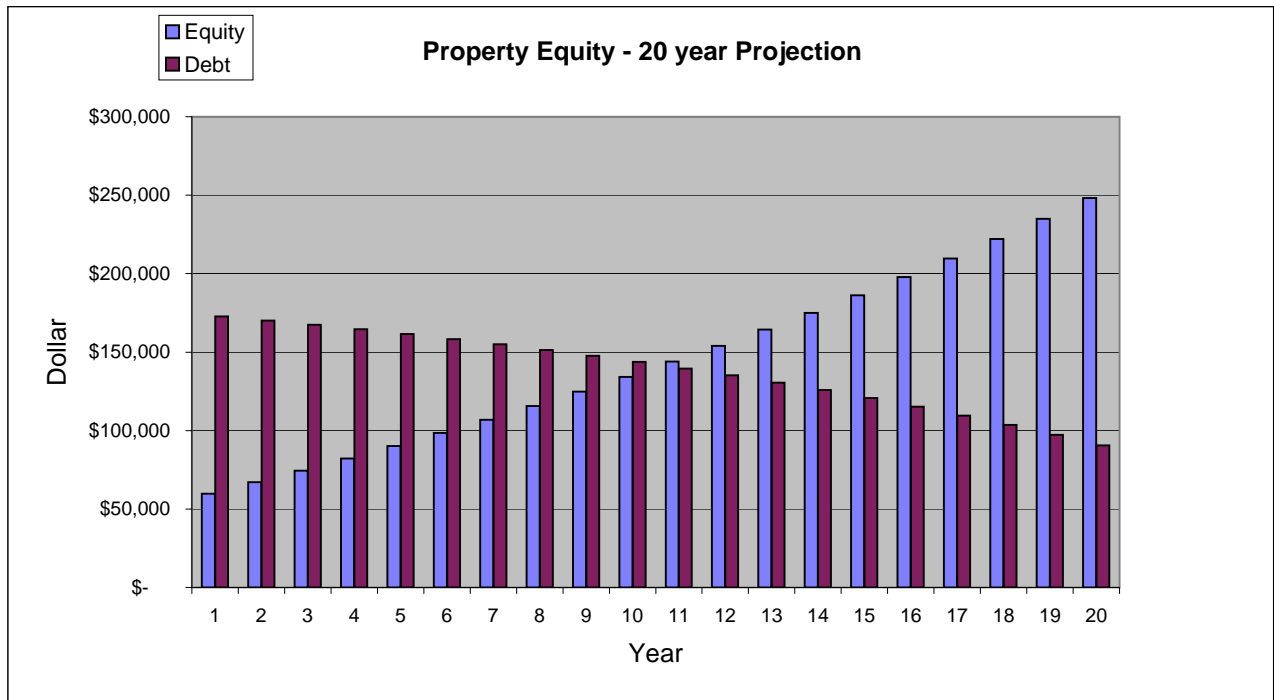
Time Period	Net Cash Flow	Income Taxes	Initial Investment	Cash on Cash Before Tax	Cash on Cash After Tax
Year 1	\$ 8,017	\$ (933)	\$ 54,000	16.57%	14.85%
Year 2	\$ 8,270	\$ (1,000)		17.17%	15.31%
Year 3	\$ 9,395	\$ (1,241)		19.70%	17.40%
Year 4	\$ 5,611	\$ (1,477)		13.12%	10.39%
Year 5	\$ 11,882	\$ (1,747)		25.24%	22.00%
Year 6	\$ 13,233	\$ (2,036)		28.27%	24.51%
Year 7	\$ 14,667	\$ (2,342)		31.50%	27.16%
Year 8	\$ 16,191	\$ (2,666)		34.92%	29.98%
Year 9	\$ 17,810	\$ (3,011)		38.56%	32.98%
Year 10	\$ 19,530	\$ (3,377)		42.42%	36.17%
Year 11	\$ 21,357	\$ (3,765)		46.52%	39.55%
Year 12	\$ 23,297	\$ (4,177)		50.88%	43.14%
Year 13	\$ 25,358	\$ (4,614)		55.50%	46.96%
Year 14	\$ 27,546	\$ (5,079)		60.42%	51.01%
Year 15	\$ 29,870	\$ (5,571)		65.63%	55.32%
Year 16	\$ 32,338	\$ (6,093)		71.17%	59.88%
Year 17	\$ 34,958	\$ (6,648)		77.05%	64.74%
Year 18	\$ 37,740	\$ (7,236)		83.29%	69.89%
Year 19	\$ 40,694	\$ (7,860)		89.91%	75.36%
Year 20	\$ 43,830	\$ (8,522)		96.95%	81.17%

Charts and Graphs of Risk Analysis



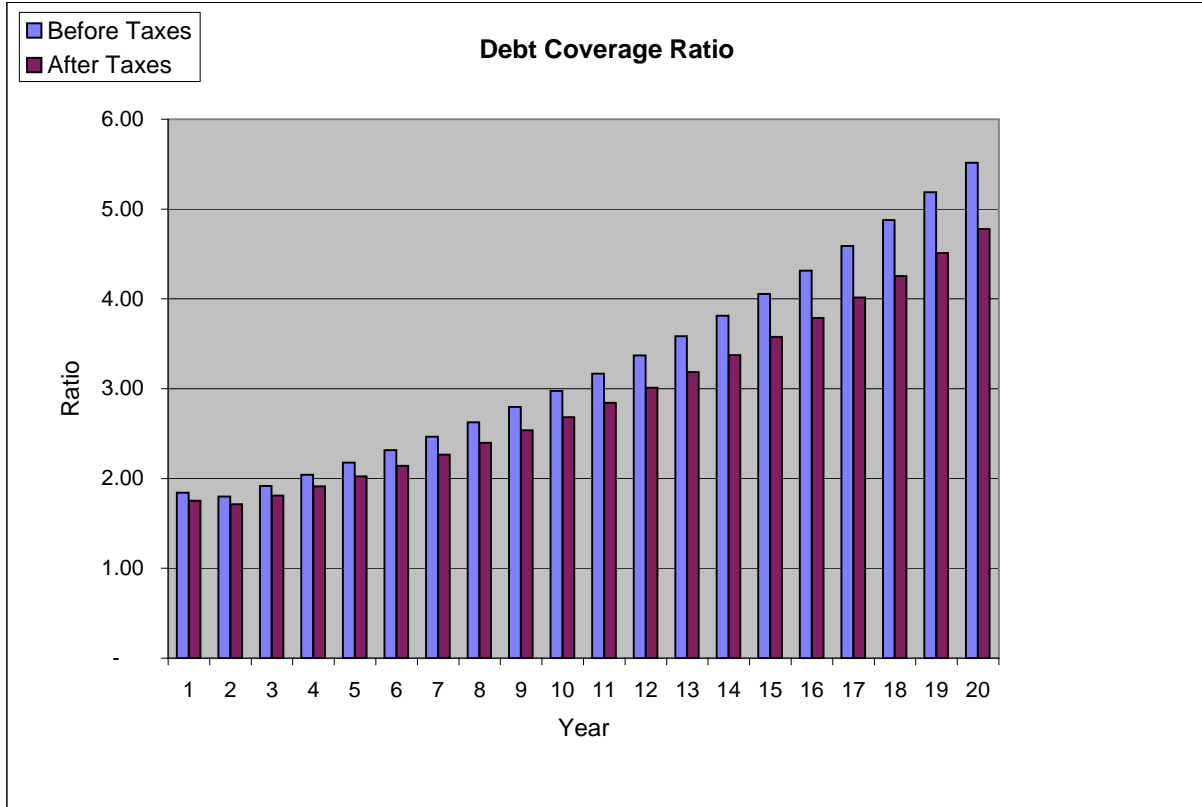
Time Period	Net Operating Income	Interest Expense	Property Value	Unleveraged Cap Rate	Leveraged Cap Rate
Year 1	\$ 19,580	\$ (8,373)	\$ 232,560	12.02%	8.42%
Year 2	\$ 20,866	\$ (9,007)	\$ 237,211	12.59%	8.80%
Year 3	\$ 22,232	\$ (8,868)	\$ 241,955	12.85%	9.19%
Year 4	\$ 23,684	\$ (8,721)	\$ 246,795	13.13%	9.60%
Year 5	\$ 25,226	\$ (8,567)	\$ 251,730	13.42%	10.02%
Year 6	\$ 26,865	\$ (8,404)	\$ 256,765	13.74%	10.46%
Year 7	\$ 28,605	\$ (8,232)	\$ 261,900	14.07%	10.92%
Year 8	\$ 30,454	\$ (8,051)	\$ 267,138	14.41%	11.40%
Year 9	\$ 32,418	\$ (7,860)	\$ 272,481	14.78%	11.90%
Year 10	\$ 34,503	\$ (7,660)	\$ 277,931	15.17%	12.41%
Year 11	\$ 36,718	\$ (7,448)	\$ 283,489	15.58%	12.95%
Year 12	\$ 39,071	\$ (7,225)	\$ 289,159	16.01%	13.51%
Year 13	\$ 41,569	\$ (6,990)	\$ 294,942	16.46%	14.09%
Year 14	\$ 44,221	\$ (6,742)	\$ 300,841	16.94%	14.70%
Year 15	\$ 47,037	\$ (6,481)	\$ 306,858	17.44%	15.33%
Year 16	\$ 50,027	\$ (6,206)	\$ 312,995	17.97%	15.98%
Year 17	\$ 53,202	\$ (5,916)	\$ 319,255	18.52%	16.66%
Year 18	\$ 56,572	\$ (5,610)	\$ 325,640	19.10%	17.37%
Year 19	\$ 60,150	\$ (5,288)	\$ 332,153	19.70%	18.11%
Year 20	\$ 63,948	\$ (4,949)	\$ 338,796	20.34%	18.88%

Charts and Graphs of Risk Analysis



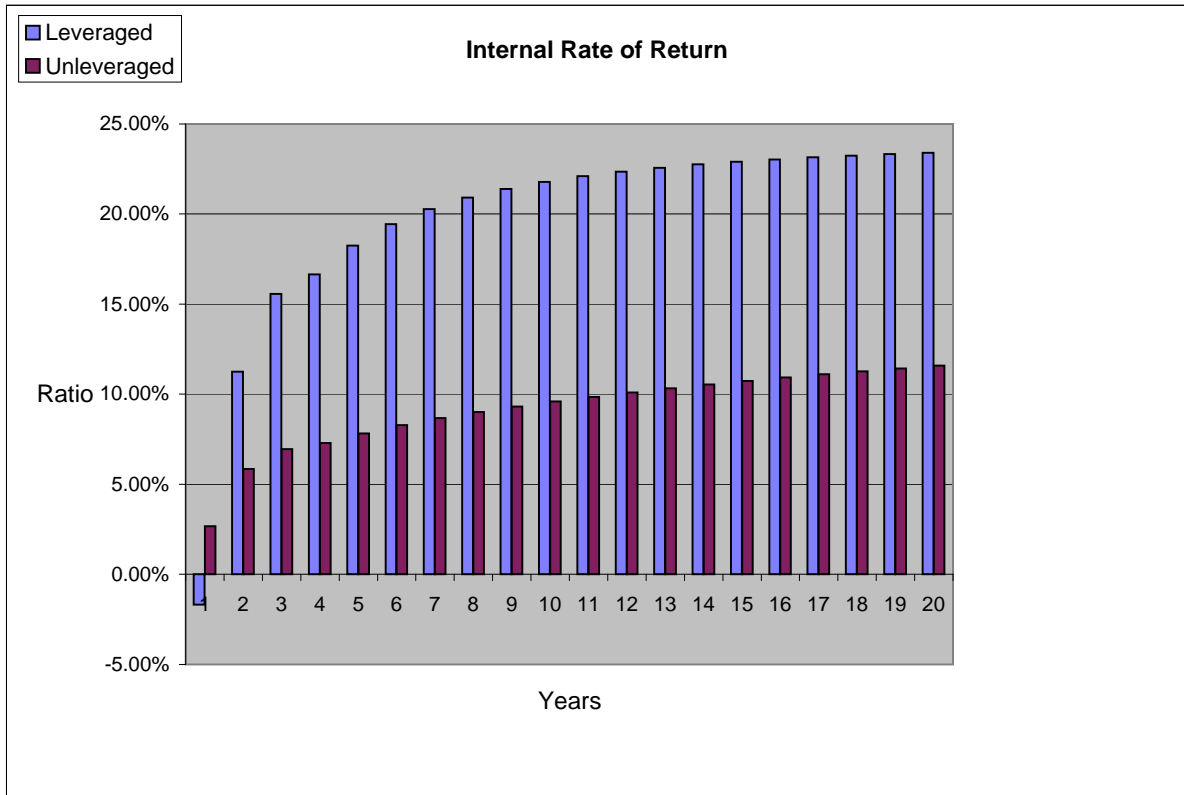
Time Period	End of Period Property Value	Loan(s) Outstanding	Property Equity	Loan to Value Ratio	Ownership Percentage	Debt to Equity
Year 1	\$ 232,560	\$ 172,743	\$ 59,817	74.3%	25.7%	2.89
Year 2	237,211	170,154	67,057	71.7%	28.3%	2.54
Year 3	241,955	167,426	74,530	69.2%	30.8%	2.25
Year 4	246,795	164,551	82,244	66.7%	33.3%	2.00
Year 5	251,730	161,521	90,209	64.2%	35.8%	1.79
Year 6	256,765	158,329	98,436	61.7%	38.3%	1.61
Year 7	261,900	154,965	106,936	59.2%	40.8%	1.45
Year 8	267,138	151,419	115,719	56.7%	43.3%	1.31
Year 9	272,481	147,684	124,797	54.2%	45.8%	1.18
Year 10	277,931	143,747	134,184	51.7%	48.3%	1.07
Year 11	283,489	139,599	143,891	49.2%	50.8%	0.97
Year 12	289,159	135,227	153,932	46.8%	53.2%	0.88
Year 13	294,942	130,620	164,322	44.3%	55.7%	0.79
Year 14	300,841	125,766	175,075	41.8%	58.2%	0.72
Year 15	306,858	120,650	186,208	39.3%	60.7%	0.65
Year 16	312,995	115,260	197,735	36.8%	63.2%	0.58
Year 17	319,255	109,579	209,676	34.3%	65.7%	0.52
Year 18	325,640	103,593	222,047	31.8%	68.2%	0.47
Year 19	332,153	97,285	234,868	29.3%	70.7%	0.41
Year 20	338,796	90,638	248,158	26.8%	73.2%	0.37

Charts and Graphs of Risk Analysis



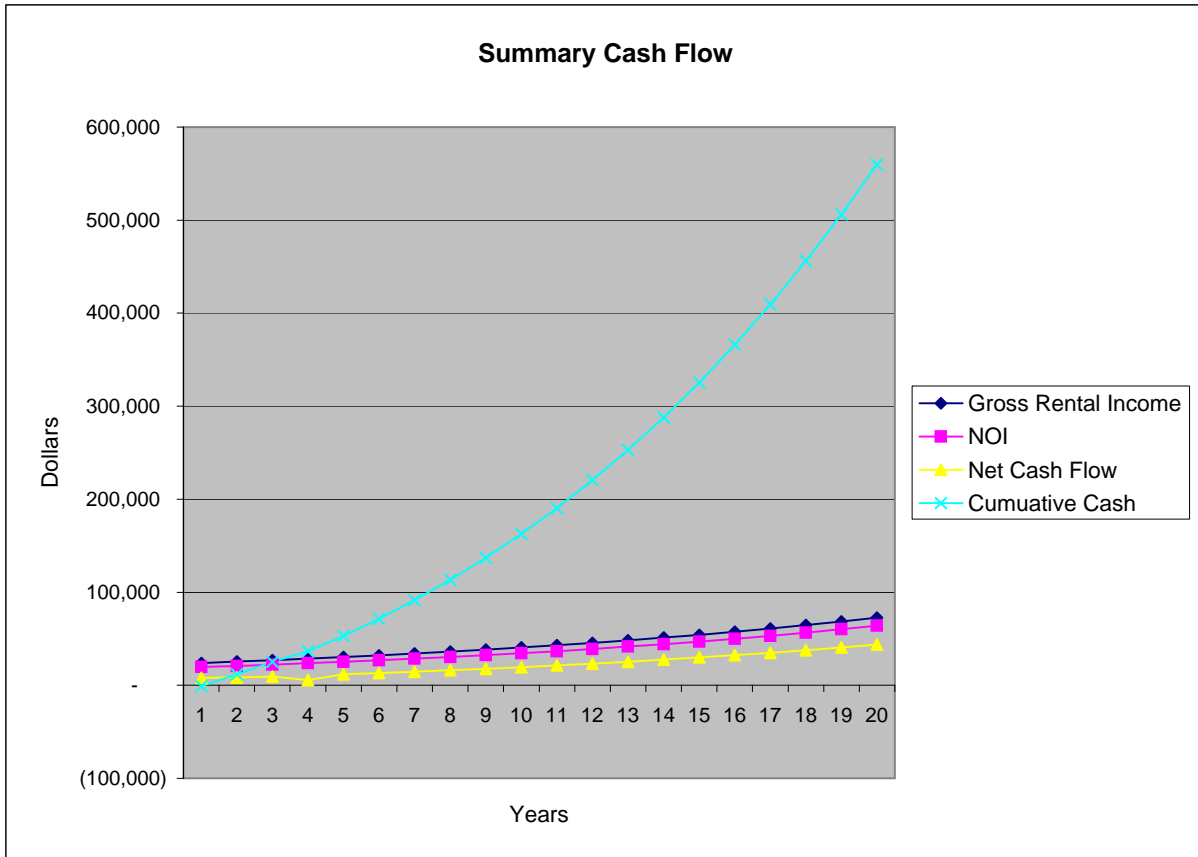
Time Period	Net Operating Income	Mortgage Payments	Over/Under	Debt Coverage before Taxes	Debt Coverage after Taxes
Year 1	\$ 19,580	\$ (10,630)	\$ 8,950	1.84	1.75
Year 2	\$ 20,866	\$ (11,596)	\$ 9,270	1.80	1.71
Year 3	\$ 22,232	\$ (11,596)	\$ 10,636	1.92	1.81
Year 4	\$ 23,684	\$ (11,596)	\$ 12,087	2.04	1.92
Year 5	\$ 25,226	\$ (11,596)	\$ 13,630	2.18	2.02
Year 6	\$ 26,865	\$ (11,596)	\$ 15,268	2.32	2.14
Year 7	\$ 28,605	\$ (11,596)	\$ 17,009	2.47	2.26
Year 8	\$ 30,454	\$ (11,596)	\$ 18,858	2.63	2.40
Year 9	\$ 32,418	\$ (11,596)	\$ 20,821	2.80	2.54
Year 10	\$ 34,503	\$ (11,596)	\$ 22,907	2.98	2.68
Year 11	\$ 36,718	\$ (11,596)	\$ 25,122	3.17	2.84
Year 12	\$ 39,071	\$ (11,596)	\$ 27,474	3.37	3.01
Year 13	\$ 41,569	\$ (11,596)	\$ 29,972	3.58	3.19
Year 14	\$ 44,221	\$ (11,596)	\$ 32,625	3.81	3.38
Year 15	\$ 47,037	\$ (11,596)	\$ 35,441	4.06	3.58
Year 16	\$ 50,027	\$ (11,596)	\$ 38,431	4.31	3.79
Year 17	\$ 53,202	\$ (11,596)	\$ 41,606	4.59	4.01
Year 18	\$ 56,572	\$ (11,596)	\$ 44,976	4.88	4.25
Year 19	\$ 60,150	\$ (11,596)	\$ 48,554	5.19	4.51
Year 20	\$ 63,948	\$ (11,596)	\$ 52,352	5.51	4.78

Charts and Graphs of Risk Analysis



Time Period	Net Cash Flow	Cash Flow From Sale	Cumulative Leveraged IRR	Cumulative Unleveraged IRR
Initial Investment	(54,000)			
Year 1	\$ 8,017	45,080	-1.67%	2.68%
Year 2	\$ 8,270	49,648	11.25%	5.84%
Year 3	\$ 9,395	53,682	15.56%	6.96%
Year 4	\$ 5,611	59,435	16.65%	7.28%
Year 5	\$ 11,882	63,880	18.26%	7.83%
Year 6	\$ 13,233	68,996	19.44%	8.29%
Year 7	\$ 14,667	74,358	20.28%	8.67%
Year 8	\$ 16,191	79,976	20.91%	9.01%
Year 9	\$ 17,810	85,861	21.40%	9.32%
Year 10	\$ 19,530	92,026	21.79%	9.59%
Year 11	\$ 21,357	98,483	22.10%	9.85%
Year 12	\$ 23,297	105,244	22.36%	10.09%
Year 13	\$ 25,358	112,324	22.58%	10.32%
Year 14	\$ 27,546	119,737	22.76%	10.53%
Year 15	\$ 29,870	127,498	22.91%	10.74%
Year 16	\$ 32,338	135,622	23.04%	10.93%
Year 17	\$ 34,958	144,126	23.15%	11.10%
Year 18	\$ 37,740	153,027	23.24%	11.27%
Year 19	\$ 40,694	162,345	23.32%	11.43%
Year 20	\$ 43,830	172,097	23.39%	11.58%

Charts and Graphs of Risk Analysis



Time Period	Gross Rental Income	Net Operating Income	Net Cash Flow	Net Cumulative Cash
Year 1	24,000	19,580	8,017	(903)
Year 2	25,440	20,866	8,270	11,935
Year 3	26,966	22,232	9,395	25,364
Year 4	28,584	23,684	5,611	36,728
Year 5	30,299	25,226	11,882	53,056
Year 6	32,117	26,865	13,233	71,404
Year 7	34,044	28,605	14,667	91,433
Year 8	36,087	30,454	16,191	113,242
Year 9	38,252	32,418	17,810	136,938
Year 10	40,547	34,503	19,530	162,634
Year 11	42,980	36,718	21,357	190,447
Year 12	45,559	39,071	23,297	220,506
Year 13	48,293	41,569	25,358	252,944
Year 14	51,190	44,221	27,546	287,903
Year 15	54,262	47,037	29,870	325,534
Year 16	57,517	50,027	32,338	365,995
Year 17	60,968	53,202	34,958	409,458
Year 18	64,627	56,572	37,740	456,099
Year 19	68,504	60,150	40,694	506,111
Year 20	72,614	63,948	43,830	559,693