Property Value	Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
ARV		$453,200	$466,796	$480,800	$495,224	$510,081	$591,323	$685,506	$794,689	$921,262	$1,067,995	$1,238,099	$1,435,297
ARV Override													
Appreciation Rate		3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%
Appreciation Rate Override													
Appreciation Dollar		$13,200	$13,596	$14,004	$14,424	$14,857	$17,223	$19,966	$23,146	$26,833	$31,107	$36,061	$41,805

Monthly Income	Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Rent Appreciation Rate			3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%
Rent Appreciation Rate Override													
Monthly Rent		$2,900	$2,987	$3,077	$3,169	$3,264	$3,784	$4,387	$5,085	$5,895	$6,834	$7,923	$9,184
Monthly Rent Override													
Monthly Other Income Appreciation Rate			3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%
Monthly Other Income Appreciation Rate Override													
Monthly Other Income		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Monthly Other Income Override													
Monthly Gross Potential Income		**$2,900**	**$2,987**	**$3,077**	**$3,169**	**$3,264**	**$3,784**	**$4,387**	**$5,085**	**$5,895**	**$6,834**	**$7,923**	**$9,184**
Vacancy Percent		3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%
Vacancy Percent Override													
Monthly Vacancy Dollar		$87	$90	$92	$95	$98	$114	$132	$153	$177	$205	$238	$276
Monthly Gross Operating Income		**$2,813**	**$2,897**	**$2,984**	**$3,074**	**$3,166**	**$3,670**	**$4,255**	**$4,933**	**$5,718**	**$6,629**	**$7,685**	**$8,909**

Annual Income	Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Annual Rent		$34,800	$35,844	$36,919	$38,027	$39,168	$45,406	$52,638	$61,022	$70,741	$82,008	$95,070	$110,213
Annual Other Income		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Annual Gross Potential Income		**$34,800**	**$35,844**	**$36,919**	**$38,027**	**$39,168**	**$45,406**	**$52,638**	**$61,022**	**$70,741**	**$82,008**	**$95,070**	**$110,213**
Annual Vacancy Dollar		$1,044	$1,075	$1,108	$1,141	$1,175	$1,362	$1,579	$1,831	$2,122	$2,460	$2,852	$3,306
Annual Gross Operating Income		**$33,756**	**$34,769**	**$35,812**	**$36,886**	**$37,993**	**$44,044**	**$51,059**	**$59,191**	**$68,619**	**$79,548**	**$92,218**	**$106,906**

Annual Expenses	Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Property Taxes Percent		0.715%	0.715%	0.715%	0.715%	0.715%	0.715%	0.715%	0.715%	0.715%	0.715%	0.715%	0.715%
Property Taxes Percent Override													
Property Taxes Dollar		$3,240	$3,338	$3,438	$3,541	$3,647	$4,228	$4,901	$5,682	$6,587	$7,636	$8,852	$10,262
Insurance Percent		0.331%	0.331%	0.331%	0.331%	0.331%	0.331%	0.331%	0.331%	0.331%	0.331%	0.331%	0.331%
Insurance Percent Override													
Insurance Dollar		$1,500	$1,545	$1,591	$1,639	$1,688	$1,957	$2,269	$2,630	$3,049	$3,535	$4,098	$4,751
HOA Appreciation Rate			3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%
HOA Appreciation Rate Override													
HOA Dues Dollar		$350	$361	$371	$382	$394	$457	$529	$614	$711	$825	$956	$1,108
HOA Dues Override													
Utilities Appreciation Rate			3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%
Utilities Appreciation Rate Override													
Utilities Dollar		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Utilities Override													
Other Expense 1 Appreciation Rate			3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%
Other Expense 1 Appreciation Rate Override													
Other Expense 1 Dollar		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Other Expense 1 Dollar Override													
Other Expense 2 Appreciation Rate			3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%
Other Expense 2 Appreciation Rate Override													
Other Expense 2 Dollar		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Other Expense 2 Dollar Override													
Maintenance Percent		10.000%	10.000%	10.000%	10.000%	10.000%	10.000%	10.000%	10.000%	10.000%	10.000%	10.000%	10.000%
Maintenance Percent Override													
Maintenance Dollar		$3,376	$3,477	$3,581	$3,689	$3,799	$4,404	$5,106	$5,919	$6,862	$7,955	$9,222	$10,691
CapEx Appreciation Rate			3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%
CapEx Appreciation Rate Override													
CapEx Dollar		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
CapEx Dollar Override													
Property Management Percent		10.000%	10.000%	10.000%	10.000%	10.000%	10.000%	10.000%	10.000%	10.000%	10.000%	10.000%	10.000%
Property Management Percent Override													
Property Management Dollar		$3,376	$3,477	$3,581	$3,689	$3,799	$4,404	$5,106	$5,919	$6,862	$7,955	$9,222	$10,691
Annual Operating Expenses		**$11,842**	**$12,197**	**$12,563**	**$12,940**	**$13,328**	**$15,451**	**$17,912**	**$20,764**	**$24,072**	**$27,906**	**$32,350**	**$37,503**

Net Operating Income	Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Net Operating Income (NOI)		**$21,914**	**$22,572**	**$23,249**	**$23,946**	**$24,665**	**$28,593**	**$33,147**	**$38,427**	**$44,547**	**$51,643**	**$59,868**	**$69,403**
Net Operating Income Override													

Mortgage	Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Total Annual P&I Payments		$21,258	$21,258	$21,258	$21,258	$21,258	$21,258	$21,258	$21,258	$21,258	$21,258	$0	$0
Principle		$4,869	$5,118	$5,380	$5,655	$5,944	$7,629	$9,790	$12,564	$16,124	$20,693	$0	$0
Interest		$16,389	$16,140	$15,879	$15,603	$15,314	$13,630	$11,468	$8,694	$5,134	$565	$0	$0
Loan Balance at End of Year		$325,131	$320,013	$314,634	$308,979	$303,035	$268,429	$224,017	$167,020	$93,874	$0	$0	$0
Loan-To-Value		71.741%	68.555%	65.440%	62.392%	59.409%	45.395%	32.679%	21.017%	10.190%	0.000%	0.000%	0.000%
Private Mortgage Insurance (PMI) Rate		0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
PMI Rate Override													
Private Mortgage Insurance Dollar		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
PMI Dollar Override													

Equity	Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
ARV - Loan Balance at End of Year		$128,069	$146,783	$166,166	$186,245	$207,046	$322,894	$461,489	$627,668	$827,389	$1,067,995	$1,238,099	$1,435,297

Cash Flow	Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Annual Cash Flow		$656	$1,314	$1,991	$2,688	$3,407	$7,335	$11,889	$17,169	$23,289	$30,384	$59,868	$69,403
Monthly Cash Flow		$55	$109	$166	$224	$284	$611	$991	$1,431	$1,941	$2,532	$4,989	$5,784
Cash on Cash Return on Investment		0.57%	1.14%	1.73%	2.34%	2.97%	6.39%	10.35%	14.95%	20.28%	26.46%	52.13%	60.43%
Cap Rate		4.98%	5.13%	5.28%	5.44%	5.61%	6.50%	7.53%	8.73%	10.12%	11.74%	13.61%	15.77%
DSCR		1.03	1.06	1.09	1.13	1.16	1.35	1.56	1.81	2.10	2.43	INF	INF

Depreciation	Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Gross Depreciation		$13,600	$13,600	$13,600	$13,600	$13,600	$13,600	$13,600	$13,600	$13,600	$0	$0	$0
Gross Depreciation Override													
Annual *Cash Flow from Depreciation™*		$2,720	$2,720	$2,720	$2,720	$2,720	$2,720	$2,720	$2,720	$2,720	$0	$0	$0
Annual Cash Flow from Depreciation™ Override													

True Cash Flow™	Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Annual *True Cash Flow™*		$3,376	$4,034	$4,711	$5,408	$6,127	$10,055	$14,609	$19,889	$26,009	$30,384	$59,868	$69,403
Monthly *True Cash Flow™*		$281	$336	$393	$451	$511	$838	$1,217	$1,657	$2,167	$2,532	$4,989	$5,784
True Cash on Cash Return on Investment™		2.94%	3.51%	4.10%	4.71%	5.33%	8.76%	12.72%	17.32%	22.65%	26.46%	52.13%	60.43%

Returns in Dollars Quadrants™

Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Appreciation	$13,200	$13,596	$14,004	$14,424	$14,857	$17,223	$19,966	$23,146	$26,833	$31,107	$36,061	$41,805
Cash Flow	$656	$1,314	$1,991	$2,688	$3,407	$7,335	$11,889	$17,169	$23,289	$30,384	$59,868	$69,403
Debt Paydown	$4,869	$5,118	$5,380	$5,655	$5,944	$7,629	$9,790	$12,564	$16,124	$20,693	$0	$0
Cash Flow from Depreciation™	$2,720	$2,720	$2,720	$2,720	$2,720	$2,720	$2,720	$2,720	$2,720	$0	$0	$0
Total Return in Dollars	$21,445	$22,747	$24,094	$25,487	$26,928	$34,907	$44,366	$55,599	$68,966	$82,184	$95,929	$111,208

Return on Equity Quadrants™

Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Appreciation	10.31%	9.26%	8.43%	7.74%	7.18%	5.33%	4.33%	3.69%	3.24%	2.91%	2.91%	2.91%
Cash Flow	0.51%	0.89%	1.20%	1.44%	1.65%	2.27%	2.58%	2.74%	2.81%	2.84%	4.84%	4.84%
Debt Paydown	3.80%	3.49%	3.24%	3.04%	2.87%	2.36%	2.12%	2.00%	1.95%	1.94%	0.00%	0.00%
Cash Flow from Depreciation™	2.12%	1.85%	1.64%	1.46%	1.31%	0.84%	0.59%	0.43%	0.33%	0.00%	0.00%	0.00%
Total Return on Equity	16.74%	15.50%	14.50%	13.68%	13.01%	10.81%	9.61%	8.86%	8.34%	7.70%	7.75%	7.75%

Sale of Property - Income/Expenses

Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Sale Price (ARV)	$453,200	$466,796	$480,800	$495,224	$510,081	$591,323	$685,506	$794,689	$921,262	$1,067,995	$1,238,099	$1,435,297
Cumulative Cash Flow	$656	$1,970	$3,961	$6,649	$10,055	$38,642	$88,711	$163,683	$267,527	$404,839	$687,242	$1,014,624
Cumulative *Cash Flow from Depreciation™*	$2,720	$5,440	$8,160	$10,880	$13,600	$27,200	$40,800	$54,400	$68,000	$74,800	$74,800	$74,800
Total Income	**$456,576**	**$474,206**	**$492,920**	**$512,753**	**$533,736**	**$657,165**	**$815,016**	**$1,012,772**	**$1,256,789**	**$1,547,635**	**$2,000,141**	**$2,524,720**
Loan Balance	$325,131	$320,013	$314,634	$308,979	$303,035	$268,429	$224,017	$167,020	$93,874	$0	$0	$0
Initial Investment	$114,840	$114,840	$114,840	$114,840	$114,840	$114,840	$114,840	$114,840	$114,840	$114,840	$114,840	$114,840
Closing Costs Percent	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%	1.000%
Closing Costs Percent Override												
Closing Costs Dollar	$4,532	$4,668	$4,808	$4,952	$5,101	$5,913	$6,855	$7,947	$9,213	$10,680	$12,381	$14,353
Closing Costs Dollar Override												
Real Estate Commission Percent	6.000%	6.000%	6.000%	6.000%	6.000%	6.000%	6.000%	6.000%	6.000%	6.000%	6.000%	6.000%
Real Estate Commission Percent Override												
Real Estate Commission Dollar	$27,192	$28,008	$28,848	$29,713	$30,605	$35,479	$41,130	$47,681	$55,276	$64,080	$74,286	$86,118
Real Estate Commission Dollar Override												
Total Non-Tax "Expenses" At Sale	**$471,695**	**$467,529**	**$463,130**	**$458,485**	**$453,580**	**$424,661**	**$386,842**	**$337,489**	**$273,202**	**$189,600**	**$201,507**	**$215,311**
Cumulative Gross Depreciation	$13,600	$27,200	$40,800	$54,400	$68,000	$136,000	$204,000	$272,000	$340,000	$374,000	$374,000	$374,000
Depreciation Recapture Tax Percent	25.000%	25.000%	25.000%	25.000%	25.000%	25.000%	25.000%	25.000%	25.000%	25.000%	25.000%	25.000%
Depreciation Recapture Tax Percent Override												
Depreciation Recapture Tax Dollar	$3,400	$6,800	$10,200	$13,600	$17,000	$34,000	$51,000	$68,000	$85,000	$93,500	$93,500	$93,500
Depreciation Recapture Tax Dollar Override												
Capital Gain	$13,200	$26,796	$40,800	$55,224	$70,081	$151,323	$245,506	$354,689	$481,262	$627,995	$798,099	$995,297
Capital Gains Tax Rate	15.000%	15.000%	15.000%	15.000%	15.000%	15.000%	15.000%	15.000%	15.000%	15.000%	15.000%	15.000%
Capital Gains Tax Rate Override												
Capital Gains Tax Dollar	$1,980	$4,019	$6,120	$8,284	$10,512	$22,698	$36,826	$53,203	$72,189	$94,199	$119,715	$149,294
Capital Gains Tax Dollar Override												
Total Tax-Related Expenses	**$5,380**	**$10,819**	**$16,320**	**$21,884**	**$27,512**	**$56,698**	**$87,826**	**$121,203**	**$157,189**	**$187,699**	**$213,215**	**$242,794**

Sale of Property - Profit/Loss

Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Gross Profit Before Taxes	**-$15,119**	**$6,677**	**$29,791**	**$54,268**	**$80,156**	**$232,504**	**$428,174**	**$675,284**	**$983,587**	**$1,358,035**	**$1,798,634**	**$2,309,410**
Net Profit After Taxes	**-$20,499**	**-$4,143**	**$13,471**	**$32,384**	**$52,644**	**$175,805**	**$340,348**	**$554,080**	**$826,398**	**$1,170,336**	**$1,585,419**	**$2,066,615**

Return on Investment (ROI) - Before Taxes

Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Return on Investment (ROI)	-13.17%	5.81%	25.94%	47.26%	69.80%	202.46%	372.84%	588.02%	856.48%	1182.55%	1566.21%	2010.98%
Annualized Return on Investment (ROI)	-13.17%	2.91%	8.65%	11.81%	13.96%	20.25%	24.86%	29.40%	34.26%	39.42%	44.75%	50.27%
Compound Return on Investment (ROI)	-13.17%	2.87%	7.99%	10.16%	11.17%	11.70%	10.91%	10.12%	9.45%	8.88%	8.37%	7.92%
Internal Rate of Return (IRR)	-13.17%	2.91%	8.22%	10.58%	11.77%	12.99%	12.67%	12.25%	11.89%	11.59%	11.35%	11.20%

Return on Investment (ROI) - After Taxes

Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Return on Investment (ROI)	-17.85%	-3.61%	11.73%	28.20%	45.84%	153.09%	296.37%	482.48%	719.61%	1019.10%	1380.55%	1799.56%
Annualized Return on Investment (ROI)	-17.85%	-1.80%	3.91%	7.05%	9.17%	15.31%	19.76%	24.12%	28.78%	33.97%	39.44%	44.99%
Compound Return on Investment (ROI)	-17.85%	-1.82%	3.77%	6.41%	7.84%	9.73%	9.62%	9.21%	8.78%	8.38%	8.00%	7.64%
Internal Rate of Return (IRR)	-17.85%	-1.85%	3.88%	6.69%	8.30%	10.94%	11.37%	11.39%	11.30%	11.20%	11.10%	11.03%

Returns on Investment Quadrants™

Sparklines	1
Appreciation	11.49%
Cash Flow	0.57%
Debt Paydown	4.24%
Cash Flow from Depreciation™	2.37%
Total Return in Dollars	18.67%

Return on Investment is meaningful only in Year 1. See Return on Equity for additional years.

Equity

Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Equity	$128,069	$146,783	$166,166	$186,245	$207,046	$322,894	$461,489	$627,668	$827,389	$1,067,995	$1,238,099	$1,435,297
Max Loan-To-Value for Cash-Out Refi	75.000%	75.000%	75.000%	75.000%	75.000%	75.000%	75.000%	75.000%	75.000%	75.000%	75.000%	75.000%
Max Loan-To-Value for Cash Out Refi Override												
Cash-Out Refi Equity	$14,769	$30,084	$45,966	$62,439	$79,526	$175,064	$290,112	$428,996	$597,073	$800,997	$928,575	$1,076,472
Only Positive Cash-Out Refi Equity	$14,769	$30,084	$45,966	$62,439	$79,526	$175,064	$290,112	$428,996	$597,073	$800,997	$928,575	$1,076,472
Cost to Access *True Net Equity™*	$37,104	$43,495	$49,976	$56,549	$63,218	$98,091	$135,811	$176,832	$221,678	$262,459	$299,882	$343,265
Cost to Access True Net Equity™ Override												
True Net Equity™	$90,965	$103,287	$116,190	$129,696	$143,828	$224,803	$325,678	$450,837	$605,711	$805,536	$938,218	$1,092,031
Only Positive *True Net Equity™*	$90,965	$103,287	$116,190	$129,696	$143,828	$224,803	$325,678	$450,837	$605,711	$805,536	$938,218	$1,092,031
Cost to Cash-Out Refi Percent	1.500%	1.500%	1.500%	1.500%	1.500%	1.500%	1.500%	1.500%	1.500%	1.500%	1.500%	1.500%
Cost to Cash-Out Refi Percent Override												
Cost to Cash-Out Refi Dollar	$5,099	$5,251	$5,409	$5,571	$5,738	$6,652	$7,712	$8,940	$10,364	$12,015	$13,929	$16,147
Cost to Cash-Out Refi Dollar Override												
Cost-To-Access Cash-Out Refi Equity as Percent	34.52%	17.46%	11.77%	8.92%	7.22%	3.80%	2.66%	2.08%	1.74%	1.50%	1.50%	1.50%
Cost-To-Access *True Net Equity™* as Percent	40.79%	42.11%	43.01%	43.60%	43.95%	43.63%	41.70%	39.22%	36.60%	32.58%	31.96%	31.43%

Return on True Net Equity Quadrants™

Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Appreciation	14.51%	13.16%	12.05%	11.12%	10.33%	7.66%	6.13%	5.13%	4.43%	3.86%	3.84%	3.83%
Cash Flow	0.72%	1.27%	1.71%	2.07%	2.37%	3.26%	3.65%	3.81%	3.84%	3.77%	6.38%	6.36%
Debt Paydown	5.35%	4.95%	4.63%	4.36%	4.13%	3.39%	3.01%	2.79%	2.66%	2.57%	0.00%	0.00%
Cash Flow from Depreciation™	2.99%	2.63%	2.34%	2.10%	1.89%	1.21%	0.84%	0.60%	0.45%	0.00%	0.00%	0.00%
Total Return on Equity	23.57%	22.02%	20.74%	19.65%	18.72%	15.53%	13.62%	12.33%	11.39%	10.20%	10.22%	10.18%

Reserves

Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
1 Month of Reserves	$2,758	$2,788	$2,818	$2,850	$2,882	$3,059	$3,264	$3,502	$3,777	$4,097	$2,696	$3,125
1 Month of Reserves Override												
+R6 Months of Reserves	$16,550	$16,728	$16,910	$17,099	$17,293	$18,354	$19,585	$21,011	$22,665	$24,582	$16,175	$18,751
+R6 Months of Reserves Override												
+R6 Rate of Return	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
+R6 Rate of Return Override												
+R6 Return in Dollars	$331	$335	$338	$342	$346	$367	$392	$420	$453	$492	$324	$375
+R6 Return in Dollars Override												
+R6 Reserves in Dollars + Total Invested	$131,390	$131,568	$131,750	$131,939	$132,133	$133,194	$134,425	$135,851	$137,505	$139,422	$131,015	$133,591
+R6 Reserves in Dollars + Total Invested Override												
+R12 Months of Reserves	$33,100	$33,455	$33,821	$34,198	$34,586	$36,709	$39,170	$42,023	$45,330	$49,164	$32,350	$37,503
+R12 Months of Reserves Override												
+R12 Rate of Return	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%
+R12 Rate of Return Override												
+R12 Return in Dollars	$2,648	$2,676	$2,706	$2,736	$2,767	$2,937	$3,134	$3,362	$3,626	$3,933	$2,588	$3,000
+R12 Return in Dollars Override												
+R12 Reserves in Dollars + Total Invested	$147,940	$148,295	$148,661	$149,038	$149,426	$151,549	$154,010	$156,863	$160,170	$164,004	$147,190	$152,343
+R12 Reserves in Dollars + Total Invested Override												

RIDQ+R6™ Quadrants

	Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Appreciation		$13,200	$13,596	$14,004	$14,424	$14,857	$17,223	$19,966	$23,146	$26,833	$31,107	$36,061	$41,805
Cash Flow		$656	$1,314	$1,991	$2,688	$3,407	$7,335	$11,889	$17,169	$23,289	$30,384	$59,868	$69,403
Debt Paydown		$4,869	$5,118	$5,380	$5,655	$5,944	$7,629	$9,790	$12,564	$16,124	$20,693	$0	$0
Cash Flow from Depreciation™		$2,720	$2,720	$2,720	$2,720	$2,720	$2,720	$2,720	$2,720	$2,720	$0	$0	$0
6 Months Reserves at 1%		$331	$335	$338	$342	$346	$367	$392	$420	$453	$492	$324	$375
Total Return in Dollars		$21,776	$23,082	$24,432	$25,829	$27,273	$35,274	$44,757	$56,020	$69,420	$82,676	$96,253	$111,583

RIDQ+R12™ Quadrants

	Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Appreciation		$13,200	$13,596	$14,004	$14,424	$14,857	$17,223	$19,966	$23,146	$26,833	$31,107	$36,061	$41,805
Cash Flow		$656	$1,314	$1,991	$2,688	$3,407	$7,335	$11,889	$17,169	$23,289	$30,384	$59,868	$69,403
Debt Paydown		$4,869	$5,118	$5,380	$5,655	$5,944	$7,629	$9,790	$12,564	$16,124	$20,693	$0	$0
Cash Flow from Depreciation™		$2,720	$2,720	$2,720	$2,720	$2,720	$2,720	$2,720	$2,720	$2,720	$0	$0	$0
12 Months Reserves at 8%		$2,648	$2,676	$2,706	$2,736	$2,767	$2,937	$3,134	$3,362	$3,626	$3,933	$2,588	$3,000
Total Return in Dollars		$24,093	$25,424	$26,800	$28,223	$29,694	$37,843	$47,499	$58,961	$72,593	$86,118	$98,517	$114,208

ROIQ+R6™ - Year 1 Only

	1
Appreciation	10.05%
Cash Flow	0.50%
Debt Paydown	3.71%
Cash Flow from Depreciation™	2.07%
6 Months Reserves at 1%	0.25%
Total Return in Dollars	16.57%

Return on Investment is meaningful only in Year 1. See Return on Equity for additional years.

ROIQ+R12™ - Year 1 Only

	1
Appreciation	8.92%
Cash Flow	0.44%
Debt Paydown	3.29%
Cash Flow from Depreciation™	1.84%
12 Months Reserves at 8%	1.79%
Total Return in Dollars	16.29%

Return on Investment is meaningful only in Year 1. See Return on Equity for additional years.