Property Value	Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
ARV ARV Override		\$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
Appreciation Rate Appreciation Rate Override		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 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 Rent Appreciation Rate	Sparklines	1	3.000%	3.000%	3.000%	5 3.000%	10 3.000%	15 3.000%	20 3.000%	25 3.000%	30 3.000%	35 3.000%	3.000%
Rent Appreciation Rate Override													
Monthly Rent Monthly Rent Override		\$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 Other Income Appreciation Rate Monthly Other Income Appreciation Rate Override			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 Monthly Other Income Override		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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 Vacancy Percent Override		3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%
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 Annual Rent	Sparklines	1 \$34,800	2 \$35,844	3 \$36,919	4 \$38,027	5 \$39,168	10 \$45,406	15 \$52,638	20 \$61,022	25 \$70,741	30 \$82,008	35 \$95,070	40 \$110,213
Annual Other Income Annual Gross Potential Income	_	\$0 \$34,800	\$0 \$35,844	\$0 \$36,919	\$0 \$38,027	\$0 \$39,168	\$0 \$45,406	\$0 \$52,638	\$0 \$61,022	\$0 \$70,741	\$0 \$82,008	\$0 \$95,070	\$0 \$110,213
Annual Vacancy Dollar Annual Gross Operating Income		\$1,044 \$33,756	\$1,075 \$34,769	\$1,108 \$35,812	\$1,141 \$36,886	\$1,175 \$37,993	\$1,362 \$44,044	\$1,579 \$51,059	\$1,831 \$59,191	\$2,122 \$68,619	\$2,460 \$79,548	\$2,852 \$92,218	\$3,306 \$106,906
Annual Expenses	Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Property Taxes Percent Property Taxes Percent Override		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 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 Insurance Percent Override		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 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 HOA Appreciation Rate Override			3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%	3.000%
HOA Dues Dollar HOA Dues Override		\$350	\$361	\$371	\$382	\$394	\$457	\$529	\$614	\$711	\$825	\$956	\$1,108
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 Other Expense 1 Appreciation Rate Override			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 Dollar Other Expense 1 Dollar Override		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Expense 2 Appreciation Rate Other Expense 2 Appreciation Rate Override			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 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	_		40	4	4	4	4	4	4	4	4		
Maintenance Dollar CapEx Appreciation Rate		\$3,376	\$3,477 3.000%	\$3,581	\$3,689	\$3,799 3.000%	\$4,404 3.000%	\$5,106 3.000%	\$5,919 3.000%	\$6,862 3.000%	\$7,955 3.000%	\$9,222 3.000%	\$10,691 3.000%
CapEx Appreciation Rate Override		[4-								
CapEx Dollar CapEx Dollar Override		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Property Management Percent Property Management Percent Override		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 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 Net Operating Income (NOI)	Sparklines	\$21,914	\$22,572	\$23,249	\$23,946	\$24,665	10 \$28,593	15 \$33,147	\$38,427	\$44,547	\$51,643	35 \$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 Interest		\$4,869 \$16,389	\$5,118 \$16,140	\$5,380 \$15,879	\$5,655 \$15,603	\$5,944 \$15,314	\$7,629 \$13,630	\$9,790 \$11,468	\$12,564 \$8,694	\$16,124 \$5,134	\$20,693 \$565	\$0 \$0	\$0 \$0
Loan Balance at End of Year Loan-To-Value		\$325,131 71.741%	\$320,013 68.555%	\$314,634 65.440%	\$308,979 62.392%	\$303,035 59.409%	\$268,429 45.395%	\$224,017 32.679%	\$167,020 21.017%	\$93,874 10.190%	\$0 0.000%	\$0 0.000%	\$0 0.000%
Private Mortgage Insurance (PMI) Rate PMI Rate Override		0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
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 Annual Cash Flow		\$656	\$1,314	3 \$1,991	\$2,688	5 \$3,407	10 \$7,335	15 \$11,889	20 \$17,169	25 \$23,289	30 \$30,384	35 \$59,868	40 \$69,403
Monthly Cash Flow Cash on Cash Return on Investment		\$55 0.57%	\$109	\$166 1.73%	\$224	\$284	\$611 6.39%	\$991	\$1,431 14.95%	\$1,941 20.28%	\$2,532	\$4,989 52.13%	\$5,784 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					4	5	10	15	20	25	30	35	40
Gross Depreciation	Sparklines	\$13,600	\$13,600	3 \$13,600	\$13,600	\$13,600	\$13,600	\$13,600	\$13,600	\$13,600	\$0	\$0	\$0
Gross Depreciation Gross Depreciation Override	Sparklines	\$13,600	\$13,600	\$13,600	\$13,600	\$13,600	\$13,600			\$13,600		\$0	
Gross Depreciation Gross Depreciation Override Annual Cash Flow from Depreciation™ Annual Cash Flow from Depreciation™ Override								\$13,600 \$2,720	\$13,600 \$2,720		\$0 \$0		\$0 \$0
Gross Depreciation Gross Depreciation Override Annual Cash Flow from Depreciation™ Override Annual Cash Flow™ Annual True Cash Flow™ Annual True Cash Flow™		\$13,600	\$13,600 \$2,720 2 \$4,034	\$13,600 \$2,720 3 \$4,711	\$13,600 \$2,720 4 \$5,408	\$13,600 \$2,720 5 \$6,127	\$13,600 \$2,720 10 \$10,055	\$2,720 15 \$14,609	\$2,720 20 \$19,889	\$13,600 \$2,720 25 \$26,009	\$0 30 \$30,384	\$0 \$0 35 \$59,868	\$0 40 \$69,403
Gross Depreciation Gross Depreciation Override Annual Cash Flow from Depreciation™ Override True Cash Flow™	Sparklines	\$13,600	\$13,600 \$2,720 2	\$13,600 \$2,720	\$13,600 \$2,720	\$13,600 \$2,720 5	\$13,600 \$2,720	\$2,720	\$2,720	\$13,600 \$2,720 25	\$0	\$0 \$0	\$0 40

Cash Flow _		\$13,200 \$656	\$13,596 \$1,314	\$14,004 \$1,991	\$14,424 \$2,688	\$14,857 \$3.407	\$17,223 \$7,335	\$19,966 \$11,889	\$23,146 \$17,169	\$26,833 \$23,289	\$31,107 \$30,384	\$36,061 \$59,868	\$41,80 \$69.40
Debt Paydown — Cash Flow from Depreciation™		\$656 \$4,869 \$2,720	\$1,314 \$5,118 \$2,720	\$1,991 \$5,380 \$2,720	\$2,688 \$5,655 \$2,720	\$3,407 \$5,944 \$2,720	\$7,335 \$7,629 \$2,720	\$11,889 \$9,790 \$2,720	\$17,169 \$12,564 \$2,720	\$23,289 \$16,124 \$2,720	\$30,384 \$20,693 \$0	\$59,868 \$0 \$0	\$69,40 \$
Total Return in Dollars		\$2,720	\$2,720	\$24,094	\$25,487	\$26,928	\$34,907	\$44,366	\$55,599	\$68,966	\$82,184	\$95,929	\$111,20
turn on Equity Quadrants™	Sparklines	1	2	3	4	5	10	15	20	25	30	35	40
Appreciation Cash Flow		10.31% 0.51%	9.26% 0.89%	8.43% 1.20%	7.74% 1.44%	7.18% 1.65%	5.33% 2.27%	4.33% 2.58%	3.69% 2.74%	3.24% 2.81%	2.91%	2.91% 4.84%	2.91 4.84
Debt Paydown Cash Flow from Depreciation™		3.80% 2.12%	3.49% 1.85%	3.24% 1.64%	3.04% 1.46%	2.87% 1.31%	2.36% 0.84%	2.12% 0.59%	2.00% 0.43%	0.33%	1.94% 0.00%	0.00%	0.00
Total Return on Equity ` le of Property - Income/Expenses		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 Price (ARV)	Sparklines	\$453,200	\$466,796	\$480,800	\$495,224	\$510,081	\$591,323	\$685,506	\$794,689	\$921,262	\$1,067,995	\$1,238,099	\$1,435,25
Cumulative Cash Flow _ Cumulative Cash Flow from Depreciation™ _	<u> </u>	\$656 \$2,720	\$1,970 \$5,440	\$3,961	\$6,649 \$10,880	\$10,055 \$13,600	\$38,642 \$27,200	\$88,711	\$163,683 \$54,400	\$267,527	\$404,839	\$687,242	\$1,014,6
Total Income Loan Balance -		\$456,576 \$325,131	\$474,206 \$320,013	\$492,920 \$314,634	\$ 512,753 \$308,979	\$ 533,736 \$303,035	\$657,165 \$268,429	\$815,016 \$224,017	\$1,012,772 \$167,020	\$1,256,789	\$1,547,635 \$0	\$2,000,141	\$2,524,7
Initial Investment		\$325,131 \$114,840	\$114,840	\$114,840	\$114,840	\$114,840	\$114,840	\$114,840	\$114,840	\$93,874 \$114,840	\$114,840	\$0 \$114,840	\$114,8
Closing Costs Percent Closing Costs Percent Override		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 Dollar		\$4,532	\$4,668	\$4,808	\$4,952	\$5,101	\$5,913	\$6,855	\$7,947	\$9,213	\$10,680	\$12,381	\$14,3
Closing Costs Dollar Override		Ţ .,,	7,,555	¥ 1,000	¥ 1/00 =	70,-0-	7.7.	40,000	7-7	70,220	7 - 1,000	¥-2,002	+,-
Real Estate Commission Percent Real Estate Commission Percent Override		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 Dollar –		\$27,192	\$28,008	\$28,848	\$29,713	\$30,605	\$35,479	\$41,130	\$47,681	\$55,276	\$64,080	\$74,286	\$86,1
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	\$215,3
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	\$374,0
Depreciation Recapture Tax Percent Depreciation Recapture Tax Percent Override		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 Dollar		\$3,400	\$6,800	\$10,200	\$13,600	\$17,000	\$34,000	\$51,000	\$68,000	\$85,000	\$93,500	\$93,500	\$93,5
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,
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 <i></i> <i>Capital Gains Tax Dollar Override</i>		\$1,980	\$4,019	\$6,120	\$8,284	\$10,512	\$22,698	\$36,826	\$53,203	\$72,189	\$94,199	\$119,715	\$149,
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,
le 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	\$2,309,4
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	\$2,066,6
turn on Investment (ROI) - Before Taxes Return on Investment (ROI) -	Sparklines	1 -13.17%	5.81%	3 25.94%	4 47.26%	5 69.80%	10 202.46%	15 372.84%	20 588.02%	25 856.48%	30 1182.55%	35 1566.21%	40 2010.989
Annualized Return on Investment (ROI) Compound Return on Investment (ROI)		-13.17% -13.17%	2.91%	8.65% 7.99%	11.81% 10.16%	13.96%	20.25%	24.86%	29.40%	34.26% 9.45%	39.42% 8.88%	44.75% 8.37%	50.27% 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%
turn on Investment (ROI) - After Taxes		_	_	_				15		25	20	25	40
	Sparklines	1 -17 85%	-3 61%	11 73%	28 20%	5 45.84%	10		20 482 48%		30 1019 10%	35 1380 55%	1799 56%
Return on Investment (ROI) - Annualized Return on Investment (ROI) -	Sparklines	-17.85% -17.85%	-3.61% -1.80%	3 11.73% 3.91% 3.77%	28.20% 7.05% 6.41%	45.84% 9.17%	153.09% 15.31%	296.37% 19.76%	482.48% 24.12%	719.61% 28.78%	1019.10% 33.97%	1380.55% 39.44%	44.99%
Return on Investment (ROI)	Sparklines	-17.85%	-3.61%			45.84%	153.09%	296.37%	482.48%	719.61%	1019.10%	1380.55%	1799.56% 44.99% 7.64% 11.03%
Return on Investment (ROI) - Annualized Return on Investment (ROI) / Compound Return on Investment (ROI) /	Sparklines	-17.85% -17.85% -17.85%	-3.61% -1.80% -1.82%	3.91% 3.77%	7.05% 6.41%	45.84% 9.17% 7.84%	153.09% 15.31% 9.73%	296.37% 19.76% 9.62%	482.48% 24.12% 9.21%	719.61% 28.78% 8.78%	1019.10% 33.97% 8.38%	1380.55% 39.44% 8.00%	44.99% 7.64%
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (IRR) ∕ turns on Investment Quadrants™	Sparklines	-17.85% -17.85% -17.85% -17.85%	-3.61% -1.80% -1.82% -1.85%	3.91% 3.77% 3.88%	7.05% 6.41% 6.69%	45.84% 9.17% 7.84%	153.09% 15.31% 9.73% 10.94%	296.37% 19.76% 9.62% 11.37%	482.48% 24.12% 9.21%	719.61% 28.78% 8.78%	1019.10% 33.97% 8.38%	1380.55% 39.44% 8.00%	44.99% 7.64%
Return on Investment (ROI) . Annualized Return on Investment (ROI) / Compound Return on Investment (ROI) / Internal Rate of Return (IRR) ∫ turns on Investment Quadrants™ Appreciation Cash Flow	Sparklines Sparklines	-17.85% -17.85% -17.85% -17.85% -17.85% 1 11.49% 0.57%	-3.61% -1.80% -1.82% -1.85%	3.91% 3.77% 3.88%	7.05% 6.41% 6.69%	45.84% 9.17% 7.84% 8.30%	153.09% 15.31% 9.73% 10.94%	296.37% 19.76% 9.62% 11.37%	482.48% 24.12% 9.21%	719.61% 28.78% 8.78%	1019.10% 33.97% 8.38%	1380.55% 39.44% 8.00%	44.99% 7.64%
Return on Investment (ROI) _ Annualized Return on Investment (ROI) _ Compound Return on Investment (ROI) f Internal Rate of Return (IRR) f turns on Investment Quadrants Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation Cash Flow	Sparklines Sparklines	-17.85% -17.85% -17.85% -17.85% -1 11.49% -0.57% -4.24% -2.37%	-3.61% -1.80% -1.82% -1.85%	3.91% 3.77% 3.88%	7.05% 6.41% 6.69%	45.84% 9.17% 7.84% 8.30%	153.09% 15.31% 9.73% 10.94%	296.37% 19.76% 9.62% 11.37%	482.48% 24.12% 9.21%	719.61% 28.78% 8.78%	1019.10% 33.97% 8.38%	1380.55% 39.44% 8.00%	44.99% 7.64%
Return on Investment (ROI) _ Annualized Return on Investment (ROI) _ Compound Return on Investment (ROI) / Internal Rate of Return (IRR) / turns on Investment Quadrants™ Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation™ Total Return in Dollars		-17.85% -17.85% -17.85% -17.85% -17.85% 1 11.49% 0.57% 4.24% 2.37% 18.67%	-3.61% -1.80% -1.82% -1.85%	3.91% 3.77% 3.88% Return on Inve	7.05% 6.41% 6.69% sstment is mea for	45.84% 9.17% 7.84% 8.30% ningful only in N	153.09% 15.31% 9.73% 10.94% 'ear 1. See Retus.	296.37% 19.76% 9.62% 11.37%	482.48% 24.12% 9.21% 11.39%	719.61% 28.78% 8.78% 11.30%	1019.10% 33.97% 8.38% 11.20%	1380.55% 39.44% 8.00% 11.10%	44.99% 7.64% 11.03%
Return on Investment (ROI) _ Annualized Return on Investment (ROI) _ Compound Return on Investment (ROI) f Internal Rate of Return (IRR) f turns on Investment Quadrants™ Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation™ Total Return in Dollars		-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -1.49% -0.57% -1.49% -1.	-3.61% -1.80% -1.82% -1.85%	3.91% 3.77% 3.88% Return on Inve	7.05% 6.41% 6.69% estment is mea for	45.84% 9.17% 7.84% 8.30% ningful only in \additional year	153.09% 15.31% 9.73% 10.94%	296.37% 19.76% 9.62% 11.37%	482.48% 24.12% 9.21% 11.39%	719.61% 28.78% 8.78% 11.30%	1019.10% 33.97% 8.38% 11.20%	1380.55% 39.44% 8.00% 11.10%	44.99% 7.64% 11.03% 40 \$1,435,
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (IRR) turns on Investment Quadrants Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation Total Return in Dollars uity Equity Max Loan-To-Value for Cash-Out Refi Max Loan-To-Value for Cash Out Refi Degrity Cash-Out Refi Equity Cash-Out Refi Equity		-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -11.49% -0.57% -4.24% -2.37% -18.67% -1 -1.25% -1.25	-3.61% -1.80% -1.82% -1.85% 2 \$146,783 75.000%	3.91% 3.77% 3.88% Return on Inve	7.05% 6.41% 6.69% stment is mea for 4 \$186,245 75.000%	45.84% 9.17% 7.84% 8.30% ningful only in 1 additional year 5 \$207,046 75.000%	153.09% 153.31% 9.73% 10.94% (ear 1. See Retus.) 10 \$322,894 75.000%	296.37% 19.76% 9.62% 11.37% urn on Equity 15 \$461,489 75.000%	482.48% 24.12% 9.21% 11.39% 20 \$627,668 75.000%	719.61% 28.78% 8.78% 11.30% 25 \$827,389 75.000%	30 30 31,067,995 30 30 30 30 51,067,995 75.000%	1380.55% 39.44% 8.00% 11.10% 35 \$1,238,099 75.000%	44.99% 7.64% 11.03% 40 \$1,435, 75.000%
Return on Investment (ROI) _ Annualized Return on Investment (ROI) _ Compound Return on Investment (ROI) _ Internal Rate of Return (IRR) f turns on Investment Quadrants™ Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation™ Total Return in Dollars uity Equity _ Max Loan-To-Value for Cash-Out Refi Max Loan-To-Value for Cash-Out Refi Cash-Out Refi Equity _ Only Positive Cash-Out Refi Equity _		-17.85% -17.85% -17.85% -17.85% -17.85% -1.8	-3.61% -1.80% -1.82% -1.85% -1.85% -2 -2 -5146,783 -75.000%	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000%	7.05% 6.41% 6.69% stment is mea for 4 \$186,245 75.000%	45.84% 9.17% 7.84% 8.30% 8.30% hingful only in 1 additional year 5 \$207,046 75.000% \$79,526 \$79,526	153.09% 153.31% 9.73% 10.94% (ear 1. See Retus.) 10 5322,894 75.000%	296.37% 19.76% 9.62% 11.37% urn on Equity 15 \$461,489 75.000%	482.48% 24.12% 9.21% 11.39% 20 \$627,668 75.000%	719.61% 28.78% 8.78% 11.30% 25 5827,389 75.000%	1019.10% 33.97% 8.38% 11.20% 30 \$1,067,995 75.000%	35 \$1,238,099 75.000%	44.99% 7.64% 11.03% 40 \$1,435, 75.000% \$1,076,
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (IRR) turns on Investment Quadrants Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation Total Return in Dollars uity Equity Max Loan-To-Value for Cash-Out Refi Max Loan-To-Value for Cash Out Refi Degrity Cash-Out Refi Equity Cash-Out Refi Equity		-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -11.49% -0.57% -4.24% -2.37% -18.67% -1 -1.25% -1.25	-3.61% -1.80% -1.82% -1.85% 2 \$146,783 75.000%	3.91% 3.77% 3.88% Return on Inve	7.05% 6.41% 6.69% stment is mea for 4 \$186,245 75.000%	45.84% 9.17% 7.84% 8.30% ningful only in 1 additional year 5 \$207,046 75.000%	153.09% 153.31% 9.73% 10.94% (ear 1. See Retus.) 10 \$322,894 75.000%	296.37% 19.76% 9.62% 11.37% urn on Equity 15 \$461,489 75.000%	482.48% 24.12% 9.21% 11.39% 20 \$627,668 75.000%	719.61% 28.78% 8.78% 11.30% 25 \$827,389 75.000%	30 30 31,067,995 30 30 30 30 51,067,995 75.000%	1380.55% 39.44% 8.00% 11.10% 35 \$1,238,099 75.000%	44.99% 7.64% 11.03%
Return on Investment (ROI)_ Annualized Return on Investment (ROI)_ Compound Return on Investment (ROI)_ Internal Rate of Return (IRR) / turns on Investment Quadrants¹™ Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation™ Total Return in Dollars uity Equity_ Max Loan-To-Value for Cash-Out Refi Max Loan-To-Value for Cash-Out Refi Cash-Out Refi Equity_ Only Positive Cash-Out Refi Equity_ Cost to Access True Net Equity™ True Net Equity™		-17.85% -17.85% -17.85% -17.85% -17.85% -14.95% -17.85% -18.67% -18.67% -18.67% -19.5000% -19.50	-3.61% -1.80% -1.82% -1.85% -1.85% -2.85% -2.85% -2.85% -1	3.91% 3.77% 3.88% Return on Inve 3 \$166,166 75.000% \$45,966 \$45,966 \$49,976	7.05% 6.41% 6.69% sistment is mea for 4 \$186,245 75.000% \$62,439 \$56,439 \$129,696	45.84% 9.17% 7.84% 8.30% 8.30% iningful only in \(\) additional year \$207,046 75.000% \$79,526 \$79,526 \$63,218	153.09% 153.31% 97.73% 10.94%	295.37% 19.76% 9.62% 11.37% 11.37% 15 \$461,489 75.000% \$290,112 \$290,112 \$325,678	482.48% 24.12% 9.21% 9.21% 11.39% 20 \$627,668 75.000% \$428,996 \$428,996 \$428,996 \$428,996 \$428,996	719.61% 28.78% 8.78% 11.30% 11.30% 25 \$827,389 75.000% \$597,073 \$597,073 \$597,073	30 31,067,995 31,067,995 75,000%	1380.55% 39.44% 8.00% 11.10% 11.10% 35 \$1,238,099 75.000% \$928,575 \$928,575 \$928,575 \$928,575	40 \$1,435, 75.000% \$1,076, \$343, \$1,092,(
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (IRR) f turns on Investment Quadrants™ Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation™ Total Return in Dollars uity Equity Max Loan-To-Value for Cash-Out Refi Max Loan-To-Value for Cash-Out Refi Cash-Out Refi Equity — Only Positive Cash-Out Refi Equity — Cost to Access True Net Equity™ Cost to Access True Net Equity™ Only Positive True Net Equity™		-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -18.67% -18.67% -19.000% -19.	-3.61% -1.80% -1.82% -1.82% -1.85% 2 \$146,783 75.000% \$30,084 \$30,084 \$43,495 \$103,287 \$103,287	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000% \$45,966 \$45,966 \$49,976 \$116,190 \$116,190	7.05% 6.41% 6.69% sstment is mea for 4 \$186,245 75.000% \$62,439 \$62,439 \$56,549 \$129,696 \$129,696	45.84% 9.17% 7.84% 8.30% ningful only in 1 additional year 5 \$207,046 75.000% \$79,526 \$63,218 \$143,828 \$143,828	153.09% 153.31% 9.73% 10.94% 10.94% (ear 1. See Retus.) 5322,894 75.000% \$175,064 \$175,064 \$98,091	296.37% 19.76% 9.62% 11.37% urn on Equity 15 \$461,489 75.000% \$290,112 \$290,112 \$135,811 \$325,678 \$325,678	482.48% 24.12% 9.21% 11.39% 20 \$627,668 75.000% \$428,996 \$428,996 \$176,832	719.61% 28.78% 8.78% 11.30% 25 \$827,389 75.000% \$597,073 \$597,073 \$221,678	30 30 31,067,995 30,067,995 75,000% 30 \$1,067,995 75,000% \$800,997 \$800,997 \$805,536 \$805,536	35 \$1,238,099 75.000% \$928,575 \$928,575 \$299,882 \$938,218 \$938,218	40 \$1,435, 75,000% \$1,076, \$343, \$1,092, \$1,092,
Return on Investment (ROI)_ Annualized Return on Investment (ROI)_ Compound Return on Investment (ROI)_ Internal Rate of Return (IRR) / turns on Investment Quadrants¹™ Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation™ Total Return in Dollars uity Equity_ Max Loan-To-Value for Cash-Out Refi Max Loan-To-Value for Cash-Out Refi Cash-Out Refi Equity_ Only Positive Cash-Out Refi Equity_ Cost to Access True Net Equity™ True Net Equity™		-17.85% -17.85% -17.85% -17.85% -17.85% -14.95% -17.85% -18.67% -18.67% -18.67% -19.5000% -19.50	-3.61% -1.80% -1.82% -1.85% -1.85% -2.85% -2.85% -2.85% -1	3.91% 3.77% 3.88% Return on Inve 3 \$166,166 75.000% \$45,966 \$45,966 \$49,976	7.05% 6.41% 6.69% sistment is mea for 4 \$186,245 75.000% \$62,439 \$56,439 \$129,696	45.84% 9.17% 7.84% 8.30% 8.30% iningful only in \(\) additional year \$207,046 75.000% \$79,526 \$79,526 \$63,218	153.09% 153.31% 97.73% 10.94%	295.37% 19.76% 9.62% 11.37% 11.37% 15 \$461,489 75.000% \$290,112 \$290,112 \$325,678	482.48% 24.12% 9.21% 9.21% 11.39% 20 \$627,668 75.000% \$428,996 \$428,996 \$428,996 \$428,996 \$428,996	719.61% 28.78% 8.78% 11.30% 11.30% 25 \$827,389 75.000% \$597,073 \$597,073 \$597,073	30 31,067,995 31,067,995 75,000%	1380.55% 39.44% 8.00% 11.10% 11.10% 35 \$1,238,099 75.000% \$928,575 \$928,575 \$928,575 \$928,575	40 \$1,435, 75.000% \$1,076, \$343,
Return on Investment (ROI) _ Annualized Return on Investment (ROI) _ Compound Return on Investment (ROI) _ Internal Rate of Return (IRR) / turns on Investment Quadrants™ Appreciation Cash Flow Paydown Debt Paydown Cash Flow from Depreciation™ Total Return in Dollars uity Equity _ Max Loan-To-Value for Cash-Out Refi Max Loan-To-Value for Cash-Out Refi Equity _ Only Positive Cash-Out Refi Equity _ Cost to Access True Net Equity™ Cost to Access True Net Equity™ Only Positive True Net Equity™ Cost to Cash-Out Refi Percent Cost to Cash-Out Refi Percent Cost to Cash-Out Refi Percent Cost to Cash-Out Refi Dellar _ Cost to Cash-Out Refi Dellar _ Cost to Cash-Out Refi Dollar _		-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -18.67% -18.67% -19.000% -19.	-3.61% -1.80% -1.82% -1.82% -1.85% 2 \$146,783 75.000% \$30,084 \$30,084 \$43,495 \$103,287 \$103,287	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000% \$45,966 \$45,966 \$49,976 \$116,190 \$116,190	7.05% 6.41% 6.69% sstment is mea for 4 \$186,245 75.000% \$62,439 \$62,439 \$56,549 \$129,696 \$129,696	45.84% 9.17% 7.84% 8.30% ningful only in 1 additional year 5 \$207,046 75.000% \$79,526 \$63,218 \$143,828 \$143,828	153.09% 153.31% 9.73% 10.94% 10.94% (ear 1. See Retus.) 5322,894 75.000% \$175,064 \$175,064 \$98,091	296.37% 19.76% 9.62% 11.37% urn on Equity 15 \$461,489 75.000% \$290,112 \$290,112 \$135,811 \$325,678 \$325,678	482.48% 24.12% 9.21% 11.39% 20 \$627,668 75.000% \$428,996 \$428,996 \$176,832	719.61% 28.78% 8.78% 11.30% 25 \$827,389 75.000% \$597,073 \$597,073 \$221,678	30 30 31,067,995 30,067,995 75,000% 30 \$1,067,995 75,000% \$800,997 \$800,997 \$805,536 \$805,536	35 \$1,238,099 75.000% \$928,575 \$928,575 \$299,882 \$938,218 \$938,218	40 \$1,435, 75,000% \$1,076, \$343, \$1,092, \$1,092,
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (IRR) / turns on Investment Quadrants™ Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation™ Total Return in Dollars uity Equity Max Loan-To-Value for Cash-Out Refi Mox Loan-To-Value for Cash-Out Refi Cash-Out Refi Equity Only Positive Cash-Out Refi Equity™ Cost to Access True Net Equity™ Cost to Access True Net Equity™ Only Positive True Net Equity™ Cost to Cash-Out Refi Percent Cost to Cash-Out Refi Percent Cost to Cash-Out Refi Dollar Cost to Cash-Out Refi Dollar Override		-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -18.67% -18.67% -18.67% -19.699 -19.69	-3.61% -1.80% -1.82% -1.85% -1	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000% \$45,966 \$49,976 \$116,190 \$116,190 \$116,190	7.05% 6.41% 6.69% stment is mea for 4 \$186,245 75.000% \$62,439 \$62,439 \$129,696 \$129,696 \$129,696	45.84% 9.17% 7.84% 8.30% 8.30% iningful only in \(\) 5 \$207,046 75.000% \$79,526 \$63,218 \$143,828 \$143,828 \$143,828 \$1500%	153.09% 153.31% 9.73% 10.94% 1	296.37% 19.76% 9.62% 11.37% 11.37% 11.37% 15 \$461,489 75.000% \$290,112 \$325,678 \$325,678 \$325,678	482.48% 24.12% 9.21% 9.21% 11.39% 20 \$627,668 75.000% \$428,996 \$176,832 \$450,837 \$450,837	719.61% 28.78% 8.78% 11.30% 25 \$827,389 75.000% \$5597,073 \$221,678 \$605,711 \$605,711 \$1.500%	30 \$1,067,995 \$1,067,995 75,000% \$800,997 \$800,997 \$800,997 \$262,459 \$1,500%	1380.55% 39.44% 8.00% 11.10% 11.10% 35 \$1,238,099 75.000% \$928,575 \$928,575 \$928,575 \$928,575 \$938,218 \$938,218 \$938,218	44.99% 7.64% 11.03% 40 \$1,435, 75,000% \$1,076, \$43, \$1,092, \$1,092, \$1,092, \$1,692, \$1,692, \$1,692, \$1,692, \$1,692, \$1,692, \$1,693, \$1
Return on Investment (ROI) _ Annualized Return on Investment (ROI) _ Compound Return on Investment (ROI) _ Internal Rate of Return (IRR) / turns on Investment Quadrants™ Appreciation Cash Flow Paydown Debt Paydown Cash Flow from Depreciation™ Total Return in Dollars uity Equity _ Max Loan-To-Value for Cash-Out Refi Max Loan-To-Value for Cash-Out Refi Equity _ Only Positive Cash-Out Refi Equity _ Cost to Access True Net Equity™ Cost to Access True Net Equity™ Only Positive True Net Equity™ Cost to Cash-Out Refi Percent Cost to Cash-Out Refi Percent Cost to Cash-Out Refi Percent Cost to Cash-Out Refi Dellar _ Cost to Cash-Out Refi Dellar _ Cost to Cash-Out Refi Dollar _		-17.85% -17.85% -17.85% -17.85% -17.85% -18.55% -18.67% -18.67% -18.67% -19.500% -19.500% -19.500% -19.500% -19.500% -19.500% -19.500% -19.500%	-3.61% -1.80% -1.82% -1.85% -1	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000% \$45,966 \$45,966 \$49,976 \$116,190 \$116,190 \$116,190	7.05% 6.41% 6.69% sstment is mea for 4 \$186,245 75.000% \$62,439 \$62,439 \$129,696 \$129,696	45.84% 9.17% 7.84% 8.30% 8.30% 1.30% 5 \$207,046 75.000% \$79,526 \$79,526 \$63,218 \$143,828 \$143,828 \$143,828 \$143,828	153.09% 153.31% 97.73% 10.94%	295.37% 19.76% 9.62% 9.62% 11.37% 15 \$461,489 75.000% \$290,112 \$290,112 \$325,678 \$325,678 \$1.500%	482.48% 24.12% 9.21% 9.21% 11.39% 20 \$627,668 75.000% \$428,996 \$428,996 \$5428,996 \$176,832	719.61% 28.78% 8.78% 11.30% 11.30% 25 \$827,389 75.000% \$597,073 \$597,073 \$221,678 \$605,711 \$605,711 1.500%	30 31,976 8.38% 11.20% 30 \$1,067,995 75,000% \$800,997 \$800,997 \$262,459 \$805,536 \$805,536	1380.55% 39,44% 8.00% 11.10% 11.10% 35 \$1,238,099 75.000% \$928,575 \$928,575 \$928,575 \$928,575 \$938,218 \$938,218 \$938,218	40 \$1,03% 40 \$1,435, 75,000% \$1,076, \$343, \$1,092, \$1,092, \$1,092, \$1,092,
Return on Investment (ROI) _ Annualized Return on Investment (ROI) _ Compound Return on Investment (ROI) _ Internal Rate of Return (IRR) / Internal Rate of Return (IRR) / turns on Investment Quadrants™ Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation™ Total Return in Dollars uity Equity _ Max Loan-To-Value for Cash-Out Refi Max Loan-To-Value for Cash-Out Refi Centivy— Only Positive Cash-Out Refi Centivy— Cost to Access True Net Equity → Only Positive True Net Equity ™ Cost to Access True Net Equity ™ Cost to Cash-Out Refi Derride True Net Equity ™ Cost to Cash-Out Refi Dollar Override Cost-To-Access Cash-Out Refi Equity ™ as Percent Cost-To-Access True Net Equity™ as Percent Cutrn on True Net Equity Quadrants™		-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -18.67% -18.67% -18.67% -19.000% -19	-3.61% -1.80% -1.82% -1.85% -1	3,91% 3.77% 3.88% Return on Inve 3 \$166,166 75,000% \$45,966 \$49,976 \$116,190 \$116,190 \$116,190 \$116,190 \$1177% 43,01%	7.05% 6.41% 6.69% stment is mea for 4 \$186,245 75.000% \$62,439 \$62,439 \$56,549 \$129,696 \$129,696 \$129,696 \$55,571	45.84% 9.17% 7.84% 8.30% 8.30% 8.30% 4.30% 5.30% 5.30% 5.30% 5.30% 5.30% 5.30% 5.30% 5.30% 5.30% 5.30% 5.30% 5.30% 5.30% 5.30% 5.30% 5.30% 5.30% 5.30% 5.30%	153.09% 153.11% 9.73% 10.94% 10.94% fear 1. See Retus. 10 \$322,894 75.000% \$175,064 \$175,064 \$98,091 \$224,803 \$224,803 \$224,803 \$322,894 \$322,895 \$32	296.37% 19.76% 9.62% 11.37% 11.37% 15 \$461,489 75.000% \$290,112 \$325,678 \$325,678 \$325,678 \$1.500%	482.48% 24.12% 9.213% 11.39% 20 \$627,668 75.000% \$428,996 \$428,996 \$176,832 \$450,837 \$450,837 \$2.00%	719.61% 28.78% 8.78% 11.30% 11.30% 25 \$827,389 75.000% \$597,073 \$597,073 \$221,678 \$605,711 \$605,711 \$1.500% \$10,364	30 31,067,995 32,076 8.38% 11,20% 30 \$1,067,995 75,000% \$800,997 \$800,997 \$262,459 \$1,500% \$12,015	35 \$1,238,099 75,000% \$1,238,099 75,000% \$928,575 \$928,575 \$299,882 \$938,218 \$938,218 \$938,218 \$938,218 \$938,218 \$938,218 \$938,218 \$938,218 \$938,218	40 \$1,435, 75,000% \$1,076, \$1,076, \$1,076, \$1,092, \$1,092, \$1,092, \$1,092, \$1,092, \$1,435, \$1,092, \$1,002, \$1,002, \$1,002, \$1,002, \$1,002, \$1,002, \$1,002, \$1,002, \$1,002, \$1,002, \$1,
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (IRR) I turns on Investment Quadrants™ Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation™ Total Return in Dollars uity Equity Max Loan-To-Value for Cash-Out Refi Max Loan-To-Value for Cash-Out Refi Cash -Out Refi Equity Only Positive Cash-Out Refi Equity Cost to Access True Net Equity™ Cost to Access True Net Equity™ Cost to Cash-Out Refi Dollar Override Cost to Cash-Out Refi Dollar Override Cost to Cash-Out Refi Dollar Override Cost-To-Access True Net Equity™ as Percent turn on True Net Equity Quadrants™ Appreciation Cash Flow Cash Flow Cash Flow Appreciation Cash Flow Cash Flow Appreciation Cash Flow Cash Flow Appreciation Cash Flow Cash Flow Cash Flow Cash Flow Appreciation Cash Flow Cash Cash Cash Cash Cash Cash Cash Cash Cash Cash Cash Cash Cash C	Sparklines	-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -18.67% -18.67% -18.67% -18.67% -19.00	-3.61% -1.80% -1.82% -1.82% -1.85% 2 \$146,783 75,000% \$30,084 \$30,084 \$30,084 \$130,287 \$103,287 \$103,287 \$103,287 \$103,287 \$1,500%	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000% \$45,966 \$49,976 \$116,190 \$116,190 \$116,190 \$1177% 43,01% 3 12,05%	7.05% 6.41% 6.69% stment is mea for 4 \$186,245 75.000% \$62,439 \$62,439 \$56,549 \$129,696 \$129,	45.84% 9.17% 7.84% 8.30% 8.30% 1.30% 8.30% 5 \$207,046 75.000% \$579,526 \$79,526 \$579,526 \$143,828 \$143,828 \$143,828 \$143,828 \$143,828 \$143,828 \$143,828 \$143,828 \$143,828 \$143,828 \$143,828 \$143,828 \$143,828 \$143,828	153.09% 153.11% 153.11% 10.94% 10.	296.37% 19.76% 9.62% 11.37% 11.37% 11.37% 11.37% 11.37% 15.5461,489 75.000% \$290,112 \$290,112 \$3925,678 \$325,678 \$325,678 1.500% \$7,712 2.66% 41.70% 15 6.13% 3.65%	482.48% 24.12% 9.21% 9.21% 11.39% 20 \$627,668 75.000% \$428,996 \$428,996 \$428,996 \$428,996 \$428,996 \$428,996 \$428,996 \$428,996 \$428,996 \$428,996 \$439,22% 20 \$5.13%	719.61% 28.78% 8.78% 8.78% 11.30% 25 \$827,389 75.000% \$597,073 \$221,678 \$605,711 1.500% \$10,364 1.74% 36.60% 25 4.43% 3.34%	30 \$1,067,995 \$1,067,995 \$5,000% \$800,997 \$800,997 \$262,459 \$1,500% \$12,015 \$1,500% \$1,500%	1380.55% 39.44% 8.00% 11.10% 11.10% 35 \$1,238,099 75.000% \$928,575 \$928,575 \$928,575 \$928,575 \$938,218 \$938,218 \$938,218 \$938,218 \$938,218 \$938,218 \$938,218 \$938,618	40 51,435, 75,000% 51,076, 51,076, 51,076, 51,092, 51,092, 516,092
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (IRR) / turns on Investment Quadrants¹™ Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation ™ Total Return in Dollars uity Equity Max Loan-To-Value for Cash-Out Refi Max Loan-To-Value for Cash-Out Refi Cash-Out Refi Equity Only Positive Cash-Out Refi Equity Cost to Access True Net Equity™ Cost to Access True Net Equity™ Cost to Cash-Out Refi Percent Cost to Cash-Out Refi Percent Cost to Cash-Out Refi Dollar Cost to Cash-Out Refi Dollar Cost to Cash-Out Refi Dollar Cost to Cash-Out Refi Equity ™ Cost to Cash-Out Refi Dollar Cost To-Access Cash-Out Refi Equity as Percent Cost-To-Access True Net Equity ™ as Percent Cost-To-Access True Net Equity May Percent Cost-To-Access True Ne	Sparklines	-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -18.67% -18.67% -18.67% -18.67% -19.500% -19.	-3.61% -1.80% -1.82% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.81% -1	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000% \$45,966 \$49,976 \$116,190 \$116,190 1.500% \$5,409 11,77% 43,01% 3 12,05% 1,71% 4,65% 2,34%	7.05% 6.41% 6.69% stment is mea for 4 \$186,245 75.000% \$62,439 \$62,439 \$565,439 \$129,696 \$129,696 \$129,696 41.100% 43.60% 4 11.12% 2.07% 43.60%	43.84% 9.17% 7.84% 8.30% 8.30% 1.50% 5 5 5 5207,046 75.000% 579,526 563,218 5143,828 5143,828 1.500% 55,738 7.22% 43.95% 5 10.33% 2.37% 4.13%	153.09% 153.31% 97.73% 10.94% 10.94% 10.94% 10.94% 10.94% 10.94% 5322,894 75.000% 5175,064 \$175,064 \$98,091 \$224,803 \$224,803 \$224,803 1.500% 1.500% 1.500% 1.500% 1.500%	295.37% 19.76% 9.62% 9.62% 11.37% 11.37% 15 \$461,489 75.000% \$290,112 \$325,678 \$325,678 \$325,678 1.500% \$7,712 15 6.13% 3.05% 3.01% 3.05%	482.48% 24.12% 9.21% 9.21% 11.39% 20 \$627,668 75.000% \$428,996 \$176,832 \$450,837 \$450,837 1.500% 2.08% 39.22% 20 5.13% 3.81% 2.79%	719.61% 28.78% 8.78% 11.30% 11.30% 25 \$827,389 75.000% \$597,073 \$597,073 \$597,073 \$597,073 \$10,364 1.74% 36.60% 25 4.43% 3.84% 2.56% 0.45%	30 \$1,067,995 75,000% \$800,997 \$262,459 \$805,536 \$805,536 \$805,536 \$1,50% \$12,015 1.50% 32,58% 30 3,77% 2,57% 2,57% 2,57% 2,00%	1380.55% 39.44% 8.00% 11.10% 11.10% 35 \$1,238,099 75.000% \$928,575 \$928,575 \$928,575 \$928,575 \$938,218	44.99% 7.64% 11.03% 40 \$1,435, 75.0009 \$1,076, \$343, \$1,092, \$1,092, \$1,092, \$1,092, \$1,092, \$1,092, \$1,092, \$1,092, \$1,092, \$1,092, \$1,093, \$
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (IRR) f turns on Investment Quadrants™ Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation™ Total Return in Dollars uity Equity Max Loan-To-Value for Cash-Out Refi Max Loan-To-Value for Cash-Out Refi Equity Only Positive Cash-Out Refi Equity Cost to Access True Net Equity™ Cost to Access True Net Equity™ Cost to Cash-Out Refi Derride True Net Equity™ Cost to Cash-Out Refi Derride Cost to Cash-Out Refi Derride Cost to Cash-Out Refi Percent Cost to Cash-Out Refi Dollar Cost To-Access Cash-Out Refi Equity as Percent Cost-To-Access True Net Equity as Perce	Sparklines	-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -18.67% -18.67% -18.67% -18.67% -19.500% -19.6	3.61% -1.80% -1.82% -1.85% -1.	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000% \$45,966 \$45,966 \$45,966 \$45,966 \$41,6190 \$116,190 \$55,409 1,500% 11,77% 43,01% 3 12,05% 1,71% 4,65% 2,34% 20,74%	7.05% 6.41% 6.69% 6.41% 6.69%	45.84% 9.17% 7.84% 8.30% 8.30% solvent of the state of t	153.09% 153.11% 9.73% 10.94	296.37% 19.76% 9.62% 11.37% 11.37% 15 5461,489 75.000% \$290,112 \$135,811 \$325,678 \$325,678 \$325,678 \$15.00%	482.48% 24.12% 9.213% 11.39% 20 \$627,668 75.000% \$428,996 \$428,996 \$476,832 \$450,837 \$1.500% \$8,940 2.08% 39.22% 20 \$13.31% 2.79% 0.60% 12.33%	719.61% 28.78% 8.78% 11.30% 11.30% 25 \$827,389 75.000% \$5597,073 \$597,073 \$221,678 \$605,711 1.500% \$10,364 1.74% 36.60% 25 4.43% 3.34% 2.66% 0.45% 11.39%	1019.10% 33.97% 8.38% 11.20% 30 \$1,067,995 75.000% \$800,997 \$800,997 \$262,459 \$805,536 \$12,015 1.50% 32.58% 30 3.86% 3.77% 0.00%	1380.55% 39.44% 8.00% 11.10% 11.10% 35 \$1,238,099 75.000% \$928,575 \$928,575 \$928,575 \$299,882 \$938,218	40 \$1,03% 40 \$1,435, 75,0009 \$1,076, \$1,092, \$1,092, \$1,092, \$1,000 \$16,000 \$10,00
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (IRR) I turns on Investment Quadrants™ Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation™ Total Return in Dollars uity Equity Max Loan-To-Value for Cash-Out Refi Max Loan-To-Value for Cash-Out Refi Equity Cash-Out Refi Equity Cost to Access True Net Equity™ Cost to Access True Net Equity™ Cost to Cash-Out Refi Dercent Cost To-Access True Net Equity™ a Percent Cost-To-Access True Net Equity as Percent Cost-To-Access True Net Equity	Sparklines	-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -18.67% -18.67% -18.67% -18.67% -19.500% -19.	-3.61% -1.80% -1.82% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.81% -1	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000% \$45,966 \$49,976 \$116,190 \$116,190 1.500% \$5,409 11,77% 43,01% 3 12,05% 1,71% 4,65% 2,34%	7.05% 6.41% 6.69% stment is mea for 4 \$186,245 75.000% \$62,439 \$62,439 \$565,439 \$129,696 \$129,696 \$129,696 41.100% 43.60% 4 11.12% 2.07% 43.60%	43.84% 9.17% 7.84% 8.30% 8.30% 1.50% 5 5 5 5207,046 75.000% 579,526 563,218 5143,828 5143,828 1.500% 55,738 7.22% 43.95% 5 10.33% 2.37% 4.13%	153.09% 153.31% 97.73% 10.94% 10.94% 10.94% 10.94% 10.94% 10.94% 5322,894 75.000% 5175,064 \$175,064 \$98,091 \$224,803 \$224,803 \$224,803 1.500% 1.500% 1.500% 1.500% 1.500%	295.37% 19.76% 9.62% 9.62% 11.37% 11.37% 15 \$461,489 75.000% \$290,112 \$325,678 \$325,678 \$325,678 1.500% \$7,712 15 6.13% 3.05% 3.01% 3.05%	482.48% 24.12% 9.21% 9.21% 11.39% 20 \$627,668 75.000% \$428,996 \$176,832 \$450,837 \$450,837 1.500% 2.08% 39.22% 20 5.13% 3.81% 2.79%	719.61% 28.78% 8.78% 11.30% 11.30% 25 \$827,389 75.000% \$597,073 \$597,073 \$597,073 \$597,073 \$10,364 1.74% 36.60% 25 4.43% 3.84% 2.56% 0.45%	30 \$1,067,995 75,000% \$800,997 \$262,459 \$805,536 \$805,536 \$805,536 \$1,50% \$12,015 1.50% 32,58% 30 3,77% 2,57% 2,57% 2,57% 2,00%	1380.55% 39.44% 8.00% 11.10% 11.10% 35 \$1,238,099 75.000% \$928,575 \$928,575 \$928,575 \$928,575 \$938,218	40 51,435, 75,0009 \$1,076, \$1,076, \$1,092,
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (IRR) / turns on Investment Quadrants™ Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation™ Total Return in Dollars uity Equity Max Loan-To-Value for Cash-Out Refi Mox Loan-To-Value for Cash-Out Refi Cash-Out Refi Equity Only Positive Cash-Out Refi Equity™ Cost to Access True Net Equity™ Cost to Access True Net Equity™ Cost to Cash-Out Refi Decrete Cost to Cash-Out Refi Dollar Override Cost to Cash-Out Refi Dollar Override Cost to Cash-Out Refi Dollar Override Cost to Cash-Out Refi Equity as Percent Cost To-Access Cash-Out Refi Equity as Percent Cost-To-Access True Net Equity as Percent Cost-To-Access Cash-Out Refi Equity as Percent Cost-To-Access True Net Equity as Percent Cost-To-Access Cash-Out Refi Equity as Percent Cost To-Access Cash-Out Refi Dollar Over	Sparklines	-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -18.55% -18.67	3.61% -1.80% -1.82% -1.85% -1.	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000% \$45,966 \$49,976 \$116,190 \$11	7.05% 6.41% 6.69% 6.69% 6.69% stiment is mea for 4 \$186,245 75.000% \$62,439 \$62,439 \$52,439 \$129,696 \$129,696 \$129,696 \$1.500% \$5,571 8.92% 43.60% 4 11.12% 2.07% 4.35% 2.10%	45.84% 9.17% 7.84% 8.30% 8.30% 1.84% 8.30% 5.207,046 75.000% 579,526 579,526 579,526 563,218 5143,828 5143,828 1.500% 55,738 7.22% 43.95% 5 10.33% 2.37% 4.13% 1.89% 18.72%	153.09% 153.11% 153.01% 153.11% 10.94	295.37% 19.76% 9.62% 11.37% 11.37% 11.37% 15 \$461,489 75.000% \$290,112 \$135,811 \$325,678 \$325,678 1.500% \$7,712 2.66% 41.70% 15 6.13% 3.05% 3.01% 0.84% 13.62%	482.48% 24.12% 9.21% 9.21% 11.39% 20 \$627,668 75.000% \$428,996 \$176,832 \$450,837 \$450,837 \$450,837 \$450,837 \$20 \$3,123% 20 \$3,502	719.61% 28.78% 8.78% 8.78% 11.30% 11.30% 25 \$827,389 75.000% \$597,073 \$597,073 \$597,073 \$5221,678 \$605,711 1.500% \$110,364 1.74% 36.60% 25 4.43% 2.45% 0.45% 11.39%	30 \$1,067,995 11,20% 30 \$1,067,995 75,000% \$800,997 \$800,997 \$805,536 \$805,536 \$805,536 \$805,536 \$3,77% \$2,57% 0,00% 10,20%	1380.55% 39.44% 8.00% 11.10% 11.10% 35 \$1,238,099 75.000% \$928,575 \$928,575 \$928,575 \$928,575 \$299,882 \$938,218	40 51,435, 75,0009 \$1,076, \$1,076, \$1,092,
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (IRR) I turns on Investment Quadrants™ Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation™ Total Return in Dollars uity Equity Max Loan-To-Value for Cash-Out Refi Max Loan-To-Value for Cash-Out Refi Equity Cash-Out Refi Equity Cost to Access True Net Equity™ Cost to Access True Net Equity™ Cost to Cash-Out Refi Dercent Cost To-Access True Net Equity™ a Percent Cost-To-Access True Net Equity as Percent Cost-To-Access True Net Equity	Sparklines	-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -18.67% -18.67% -18.67% -18.67% -19.500% -19.	-3.61% -1.80% -1.82% -1.85% -1.81% -1	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000% \$45,966 \$49,976 \$116,190 \$116,190 1.500% \$5,409 11,77% 43,01% 3 12,05% 1,71% 4,65% 2,34% 20,74%	7.05% 6.41% 6.69% stment is mea for 4 \$186,245 75.000% \$62,439 \$62,439 \$56,549 \$129,696 \$129,696 \$129,696 4 1.12% 43.60% 4 11.12% 2.07% 4366% 4 19.65%	43.84% 9.17% 7.84% 8.30% 8.30% 1.50% 5 \$207,046 75.000% \$79,526 \$63,218 \$143,828 \$153,828 \$15	153.09% 153.31% 97.73% 10.94% 10.9	296.37% 19.76% 9.62% 9.62% 11.37% 11.37% 15 \$461,489 75.000% \$290,112 \$290,112 \$325,678 \$325,678 \$325,678 1.500% \$7,712 15 6.13% 3.01% 3.05% 3.01% 3.01%	482.48% 24.12% 9.21% 9.21% 11.39% 20 \$627,668 75.000% \$428,996 \$475,6832 \$450,837 \$450,837 \$450,837 \$20 2.08% 39.22% 20 5.13% 3.15% 2.79% 2.06% 2.20%	719.61% 28.78% 8.78% 11.30% 25 \$827,389 75.000% \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$1.500% 1.74% 36.60% 2.56% 2.443% 3.84% 2.56% 0.45% 11.39%	30 \$1,067,995 75,000% \$800,997 \$800,997 \$262,459 \$805,536 \$805,536 \$805,536 \$12,015 1.50% \$12,015	1380.55% 39.44% 8.00% 11.10% 11.10% 35 \$1,238,099 75.000% \$928,575 \$928,575 \$928,575 \$928,575 \$938,218	40 51,435, 75,0009 \$1,076, \$1,076, \$1,092,
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (RRI) turns on Investment Quadrants™ Appreciation Cash Flow Debt Paydown Cosh Flow from Depreciation™ Total Return in Dollars uity Equity Max Loan-To-Value for Cash-Out Refi Max Loan-To-Value for Cash-Out Refi Cash-Out Refi Equity Only Positive Cash-Out Refi Equity Cost to Access True Net Equity™ Cost to Access True Net Equity™ Cost to Cash-Out Refi Decrete True Net Equity™ Cost to Cash-Out Refi Decrete Cost to Cash-Out Refi Dellar Cost to Cash-Out Refi Equity as Percent Cost-To-Access Cash-Out Refi Equity as Percent Cost-To-Access True Net Equity™ as Percent Cost-To-Access True Net Equity™ as Percent Cost-To-Access True Net Equity™ as Percent Cost-To-Access True Net Equity as Percent Cost-To-Access True Net Equity as Percent Cost-To-Access True Net Equity™ as Percent Cost-To-Access True Net Equity As Percent	Sparklines	-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -18.55% -18.67	3.61% -1.80% -1.82% -1.85% -1.	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000% \$45,966 \$49,976 \$116,190 \$11	7.05% 6.41% 6.69% 6.69% 6.69% stiment is mea for 4 \$186,245 75.000% \$62,439 \$62,439 \$52,439 \$129,696 \$129,696 \$129,696 \$1.500% \$5,571 8.92% 43.60% 4 11.12% 2.07% 4.35% 2.10%	45.84% 9.17% 7.84% 8.30% 8.30% 1.84% 8.30% 5.207,046 75.000% 579,526 579,526 579,526 563,218 5143,828 5143,828 1.500% 55,738 7.22% 43.95% 5 10.33% 2.37% 4.13% 1.89% 18.72%	153.09% 153.11% 153.01% 153.11% 10.94	295.37% 19.76% 9.62% 11.37% 11.37% 11.37% 15 \$461,489 75.000% \$290,112 \$135,811 \$325,678 \$325,678 1.500% \$7,712 2.66% 41.70% 15 6.13% 3.05% 3.01% 0.84% 13.62%	482.48% 24.12% 9.21% 9.21% 11.39% 20 \$627,668 75.000% \$428,996 \$176,832 \$450,837 \$450,837 \$450,837 \$450,837 \$20 \$3,123% 20 \$3,502	719.61% 28.78% 8.78% 8.78% 11.30% 11.30% 25 \$827,389 75.000% \$597,073 \$597,073 \$597,073 \$5221,678 \$605,711 1.500% \$110,364 1.74% 36.60% 25 4.43% 2.45% 0.45% 11.39%	30 \$1,067,995 11,20% 30 \$1,067,995 75,000% \$800,997 \$800,997 \$805,536 \$805,536 \$805,536 \$805,536 \$3,77% \$2,57% 0,00% 10,20%	1380.55% 39.44% 8.00% 11.10% 11.10% 35 \$1,238,099 75.000% \$928,575 \$928,575 \$928,575 \$928,575 \$299,882 \$938,218	40 51,435 51,076 \$1,076 \$1,076 \$1,076 \$1,092 1,500% \$16 0,0 0,0 40
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (IRR) I turns on Investment Quadrants™ Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation™ Total Return in Dollars uity Equity Max Loan-To-Value for Cash-Out Refi Max Loan-To-Value for Cash-Out Refi Equity Cash-Out Refi Equity Cost to Access True Net Equity™ Cost to Access True Net Equity™ Cost to Cash-Out Refi Deprecent Cost to Cash-Out Refi Equity ™ Percent Cost to Cash-Out Refi Equity ™ Percent Cost To-Access True Net Equity™ as Percent Cost-To-Access True Net Equity ™ as Percent Cost-To-Access True Net Equity ™ Total Return on Equity Total Return on Equity Appreciation ™ Cash Flow from Depreciation ™ Cash Flow from Depreciation ™ Total Return on Equity FROM Months of Reserves +R6 Months of Reserves +R6 Months of Reserves +R6 Rete of Return Override +R6 Rate of Return Override	Sparklines	-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -18.55% -18.67% -18.67% -18.67% -19.669 -19.66	3.61% -1.80% -1.82% -1.85% -1.	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000% \$45,966 \$49,976 \$116,190 \$116,190 \$1,71% 43,01% 3 12,05% 1,71% 4,63% 20,74% 3 \$2,818 \$16,910	7.05% 6.41% 6.69% stment is mea for 4 \$186,245 75.000% \$62,439 \$62,439 \$56,549 \$129,696 \$17,099	45.84% 9.17% 7.84% 8.30% 8.30% 8.30% s.30% 4.30% 5.500% 5.79,526 5	153.09% 153.11% 153.11% 9,73% 10.94%	296.37% 19.76% 9.62% 11.37% 11	482.48% 24.12% 9.21% 9.21% 11.39% 11.39% 20 \$627,668 75.000% \$428,996 \$428,	719.61% 28.78% 8.78% 11.30% 11.30% 25 \$827,389 75.000% \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$4.43% \$605,711 1.500% \$10.364 1.74% 36.60% 25 4.43% 2.66% 0.45% 11.39% 25 \$3,777 \$22,665	1019.10% 33.97% 8.38% 11.20% 11.20% 51,067,995 75,000% \$800,997 \$800,997 \$262,459 1.500% \$12,015 1.50% 3.2.58% 3.0 3.36% 3.77% 2.57% 0.00% 10.20% 3.0 54,097	1380.55% 39.44% 8.00% 11.10% 11.10% 51,238,099 75.000% 5928,575 5928,575 5928,575 5928,575 5928,575 5938,218 5938	40 99% 7.64% 11.03% 40 \$1,435 75.000% \$1.076 \$1,076 \$1,076 \$1.076
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (RRI) turns on Investment Quadrants™ Appreciation Cash Flow Debt Paydown Cosh Flow from Depreciation™ Total Return in Dollars uity Equity Max Loan-To-Value for Cash-Out Refi Max Loan-To-Value for Cash-Out Refi Cash-Out Refi Equity Only Positive Cash-Out Refi Equity Cost to Access True Net Equity™ Cost to Access True Net Equity™ Cost to Cash-Out Refi Decrete True Net Equity™ Cost to Cash-Out Refi Decrete Cost to Cash-Out Refi Dellar Cost to Cash-Out Refi Equity as Percent Cost-To-Access Cash-Out Refi Equity as Percent Cost-To-Access True Net Equity™ as Percent Cost-To-Access True Net Equity™ as Percent Cost-To-Access True Net Equity™ as Percent Cost-To-Access True Net Equity as Percent Cost-To-Access True Net Equity as Percent Cost-To-Access True Net Equity™ as Percent Cost-To-Access True Net Equity As Percent	Sparklines	-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -18.55% -18.67	3.61% -1.80% -1.82% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.1.80% -1.1.8	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000% \$45,966 \$49,976 \$116,190 \$116,190 \$1,71% 43,01% 3 12,05% 1,71% 4,65% 20,74% 3 \$2,24% \$2,24% \$3,52,818	7.05% 6.41% 6.69% 6.41% 6.69% stment is mea for 4 \$186,245 75,000% \$62,439 \$62,439 \$62,439 \$56,549 \$129,696 \$129,696 \$129,696 \$129,696 4 \$11.12% 2.07% 43.60% 4 \$11.12% 2.10% \$2,850 \$17,099	45.84% 9.17% 7.84% 8.30% 8.30% 8.30% 5 \$207,046 75.000% \$79,526 \$63,218 \$143,828 \$143,828 \$143,828 \$143,828 \$143,828 \$143,828 \$1,500%	153.09% 153.11% 153.01% 153.11% 10.94	296.37% 19.76% 9.62% 11.37% 11.37% 11.37% 11.37% 15 \$461,489 75.000% \$290,112 \$390,112 \$390,112 \$461,489 75.000% \$1,1000	482.48% 24.12% 9.21% 9.21% 11.39% 20 \$627,668 75.000% \$428,996 \$176,832 \$450,837 \$450,837 \$450,837 \$20 \$3,13% 20 \$3,502 \$21,011	719.61% 28.78% 8.78% 8.78% 11.30% 11.30% 25 \$827,389 75.000% \$597,073 \$597,073 \$5221,678 \$605,711 \$605,711 1.500% \$10,364 1.74% 36.60% 25 4.43% 2.65% 0.45% 11.39% 25 \$3,777	30 \$1,067,995 11,20% 30 \$1,067,995 75,000% \$800,997 \$800,997 \$805,536 \$805,536 \$805,536 \$805,536 \$3,77% \$2,57% 0,00% 10,20%	1380.55% 39.44% 8.00% 11.10% 11.10% 35 \$1,238,099 75.000% \$928,575 \$928,575 \$928,575 \$299,882 \$938,218 \$938,218 \$938,218 \$938,218 \$938,218 \$938,218 \$1.500% 31.96% 35 3.84% 6.38% 0.00% 10.22% 35 \$2,696	40 99% 7.64% 11.03% 40 \$1,435 75.000% \$1.076 \$1,076 \$1,076 \$1.076
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (IRR) / turns on Investment Quadrants™ Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation™ Total Return in Dollars uity Equity Max Loan-To-Value for Cash-Out Refi Mox Loan-To-Value for Cash-Out Refi Cash-Out Refi Equity Only Positive Cash-Out Refi Equity™ Cost to Access True Net Equity™ Cost to Access True Net Equity™ Cost to Cash-Out Refi Percent Cost to Cash-Out Refi Delard Cost To-Access Cash-Out Refi Equity ™ as Percent Cost-To-Access Cash-Out Refi Equity ™ as Percent Cost-To-Access Cash-Out Refi Equity as Percent Cost-To-Access Cash-Out Refi Equity as Percent Cost-To-Access True Net Equity was Percent Cost-To-Access Cash-Out Refi Equity as Percent Cost-To-Access Cash-Out Refi Equity as Percent Cost-To-Access True Net Equity on as Percent Cost-To-Access Cash-Out Refi Equity as Percent Cost-To-Access True Net Equity on as Percent Cost-To-Access Cash-Out Refi Equity as Percent Cost-To-Access Cash-Out Refi Percent Cost-To-Access Cash-Out Refi Percent Cost-To-Access Cash-Out Refi Cost-To-Access Cash-Out Refi Cost-To-Access Cash-Out Re	Sparklines	-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -18.55% -18.67% -18.67% -18.67% -19.669 -19.66	3.61% -1.80% -1.82% -1.85% -1.	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000% \$45,966 \$49,976 \$116,190 \$116,190 \$1,71% 43,01% 3 12,05% 1,71% 4,63% 20,74% 3 \$2,818 \$16,910	7.05% 6.41% 6.69% stment is mea for 4 \$186,245 75.000% \$62,439 \$62,439 \$56,549 \$129,696 \$17,099	45.84% 9.17% 7.84% 8.30% 8.30% 8.30% s.30% 4.30% 5.500% 5.79,526 5	153.09% 153.11% 153.11% 9,73% 10.94%	296.37% 19.76% 9.62% 11.37% 11.37% 11.37% 11.37% 11.37% 11.37% 11.37% 11.37% 11.37% 11.37% 11.37% 15 \$461,489 75.000% \$290,112 \$290,112 \$290,112 \$290,112 \$390,112 \$290,112 \$290,112 \$135,811 1.500% \$7,712 1.500% 1	482.48% 24.12% 9.21% 9.21% 11.39% 11.39% 20 \$627,668 75.000% \$428,996 \$428,	719.61% 28.78% 8.78% 11.30% 11.30% 25 \$827,389 75.000% \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$4.43% \$605,711 1.500% \$10.364 1.74% 36.60% 25 4.43% 2.66% 0.45% 11.39% 25 \$3,777 \$22,665	1019.10% 33.97% 8.38% 11.20% 11.20% 51,067,995 75,000% \$800,997 \$800,997 \$262,459 1.500% \$12,015 1.50% 3.2.58% 3.0 3.36% 3.77% 2.57% 0.00% 10.20% 3.0 54,097	1380.55% 39.44% 8.00% 11.10% 11.10% 51,238,099 75.000% 5928,575 5928,575 5928,575 5928,575 5928,575 5938,218 5938	40 95% 7.64% 11.03% 40 51.435, 75.0009 51.076, 5343, 1.500% 516, 6.00 10.00 10.00 53, 518, 518, 518, 518, 518, 518, 518, 518
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (RRI) Appreciation Cash Flow Appreciation Cash Flow Prom Depreciation Total Return in Dollars uity Equity Max Loan-To-Value for Cash-Out Refi Max Loan-To-Value for Cash-Out Refi Cash-Out Refi Equity Only Positive Cash-Out Refi Equity Cost to Access True Net Equity™ Cost to Access True Net Equity™ Cost to Cash-Out Refi Percent Cost to Cash-Out Refi Percent Cost to Cash-Out Refi Percent Cost to Cash-Out Refi Dollar Cost to Cash-Out Refi Dollar Cost to Cash-Out Refi Dollar Cost to Cash-Out Refi Equity → Appreciation Cash Flow Cost-To-Access True Net Equity as Percent Cost-To-Access True Net Equity a	Sparklines	-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -18.67% -18.67% -18.67% -18.67% -19.00	3.61% -1.80% -1.82% -1.82% -1.85% -1.	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000% \$45,966 \$45,966 \$49,976 \$116,190 \$116,190 \$116,190 \$216,190 \$21,71% \$43,01% \$3 \$2,34% \$2,34% \$20,74% \$3 \$52,818 \$16,910 \$1% \$3338 \$338 \$5131,750	7.05% 6.41% 6.69% 6.69% stment is mea for 4 \$186,245 75.000% \$62,439 \$562,439 \$565,49 \$129,696 \$11,12% \$131,939	43.84% 9.17% 7.84% 8.30% 8.30% 5 \$207,046 75.000% \$79,526 \$79,526 \$63,218 \$143,828 \$143,828 \$143,828 \$143,828 \$1.80% \$5,738 1.80% 5.5 10.33% 2.37% 4.13% 1.89% 5.5 \$2,882 \$17,293 1% \$346 \$346 \$346 \$346 \$346 \$346	153.09% 153.11% 153.11% 15.31% 10.94%	295.37% 19.76% 9.62% 9.62% 11.37% 15 \$461,489 75.000% \$290,112 \$290,112 \$135,811 \$325,678 \$325,678 1.500% \$7,712 2.66% 41.70% 15 6.13% 3.65% 3.01% 0.84% 13.62% 15 \$3,264 \$19,585	482.48% 24.12% 24.12% 9.21% 11.39% 20 \$627,668 75.000% \$428,996 \$475.000% \$428,996 \$475.000% \$428,996 \$476,832 \$450,837 \$450,837 \$450,837 \$20 \$20 \$20 \$3,502 \$21,011 \$20 \$21,011 \$20 \$21,011	719.61% 28.78% 8.78% 8.78% 11.30% 25 \$827,389 75.000% \$597,073 \$597,073 \$597,073 \$597,073 \$221,678 \$605,711 1.500% \$10,364 1.74% 36.6% 0.45% 11.39% 25 \$3,777 \$22,665	30 \$1,067,995 \$1,067,995 75,000% \$800,997 \$800,997 \$805,536 \$805,536 \$805,536 \$1,500% \$12,015 1.50% 3.77% 2.57% 0.00% \$2,4,582 1% \$492	1380.55% 39.44% 8.00% 11.10% 11.10% 35 \$1,238,099 75.000% \$928,575 \$928,575 \$299,882 \$938,218 \$1,500% \$1	40 \$1,435, 75,0009 \$1,076, \$1,076, \$1,076, \$1,092,
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (IRR) / turns on Investment Quadrants™ Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation™ Total Return in Dollars uity Equity Max Loan-To-Value for Cash-Out Refi Mox Loan-To-Value for Cash-Out Refi Cash-Out Refi Equity Only Positive Cash-Out Refi Equity™ Cost to Access True Net Equity™ Cost to Access True Net Equity™ Cost to Cash-Out Refi Percent Cost to Cash-Out Refi Delard Cost To-Access Cash-Out Refi Equity ™ as Percent Cost-To-Access Cash-Out Refi Equity ™ as Percent Cost-To-Access Cash-Out Refi Equity as Percent Cost-To-Access Cash-Out Refi Equity as Percent Cost-To-Access True Net Equity was Percent Cost-To-Access Cash-Out Refi Equity as Percent Cost-To-Access Cash-Out Refi Equity as Percent Cost-To-Access True Net Equity on as Percent Cost-To-Access Cash-Out Refi Equity as Percent Cost-To-Access True Net Equity on as Percent Cost-To-Access Cash-Out Refi Equity as Percent Cost-To-Access Cash-Out Refi Percent Cost-To-Access Cash-Out Refi Percent Cost-To-Access Cash-Out Refi Cost-To-Access Cash-Out Refi Cost-To-Access Cash-Out Re	Sparklines	-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -18.55% -18.67% -18.67% -18.67% -18.67% -19.00	3.61% -1.80% -1.82% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.85% -1.80% -1.	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000% \$45,966 \$49,976 \$116,190 \$116,190 \$116,190 \$116,190 \$2,44,01% \$2,44,01% \$3 \$2,24,01% \$2,24,01% \$3 \$2,818 \$16,910 \$1,01%	7.05% 6.41% 6.69% 6.41% 6.69% stment is mea for 4 \$186,245 75.000% \$62,439 \$62,439 \$56,549 \$129,696 \$1.29,696 \$1.29,696 \$4.360% 4 \$1.12% 2.07% 4.36% 2.10% 4 \$52,850 \$17,099	45.84% 9.17% 7.84% 8.30% 8.30% 8.30% 5.207,046 75.000% 579,526 579,526 579,526 579,526 43.95% 5.318 7.22% 43.95% 5.318 7.22% 43.95% 5.318 5.318 5.318 7.22% 5.318 7.22% 6.318	153.09% 153.11% 9.73% 10.94% 1	296.37% 19.76% 9.62% 11.37% 12.66% 12.66% 13.65% 13.65% 13.65% 13.65% 13.65% 13.65% 13.65% 13.65% 13.65% 13.65% 13.65% 13.65% 13.65% 13.65% 13.65% 13.65% 13.65% 13.65% 13.65% 13.36% 13.65% 13.36% 13.65% 13.36% 13.65% 13.36% 13.36% 13.36% 13.36% 13.36% 13.36% 13.36% 13.36% 13.36%	482.48% 24.12% 9.21% 9.21% 11.39% 11.39% 20 \$627,668 75.000% \$428,996 \$428,996 \$428,996 \$428,996 \$428,996 \$428,996 \$428,996 \$2,768,832 20 \$3,502 \$2,79% 0.60% 12.33% 20 \$3,502 \$21,011	719.61% 28.78% 8.78% 11.30% 11.30% 25 \$827,389 75.000% \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$1.30% \$4.43% 25.65% 0.45% 11.39% 25 \$3,777 \$22,665	1019.10% 33.97% 8.38% 11.20% 11.20% 51,067,995 75,000% \$800,997 \$800,997 \$262,459 1.500% \$12,015 1.500% 3.75% 0.00% 10.20% 30 \$4,097 \$24,582	1380.55% 39.44% 8.00% 11.10% 11.10% 51,238,099 75.000% 5928,575 \$928,575 \$928,575 \$928,575 \$928,575 \$928,575 \$938,218 \$938	40 99% 7.64% 11.03% 40 \$1,435, 75.0000 \$1.076, \$343, \$1,092, \$
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (IRR) of Reserves (IRR) of Reserve	Sparklines	-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -18.67% -18.67% -18.67% -18.67% -19.00	3.61% -1.80% -1.82% -1.82% -1.85% -1.	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000% \$45,966 \$45,966 \$49,976 \$116,190 \$116,190 \$116,190 \$216,190 \$21,71% \$43,01% \$3 \$2,34% \$2,34% \$20,74% \$3 \$52,818 \$16,910 \$1% \$3338 \$338 \$5131,750	7.05% 6.41% 6.69% 6.69% stment is mea for 4 \$186,245 75.000% \$62,439 \$562,439 \$565,49 \$129,696 \$11,12% \$131,939	43.84% 9.17% 7.84% 8.30% 8.30% 5 \$207,046 75.000% \$79,526 \$79,526 \$63,218 \$143,828 \$143,828 \$143,828 \$143,828 \$1.80% \$5,738 1.80% 5.5 10.33% 2.37% 4.13% 1.89% 5.5 \$2,882 \$17,293 1% \$346 \$346 \$346 \$346 \$346 \$346	153.09% 153.11% 153.11% 15.31% 10.94%	295.37% 19.76% 9.62% 9.62% 11.37% 15 \$461,489 75.000% \$290,112 \$290,112 \$135,811 \$325,678 \$325,678 1.500% \$7,712 2.66% 41.70% 15 6.13% 3.65% 3.01% 0.84% 13.62% 15 \$3,264 \$19,585	482.48% 24.12% 24.12% 9.21% 11.39% 20 \$627,668 75.000% \$428,996 \$475.000% \$428,996 \$475.000% \$428,996 \$476,832 \$450,837 \$450,837 \$450,837 \$20 \$20 \$20 \$3,502 \$21,011 \$20 \$21,011 \$20 \$21,011	719.61% 28.78% 8.78% 8.78% 11.30% 25 \$827,389 75.000% \$597,073 \$597,073 \$597,073 \$597,073 \$221,678 \$605,711 1.500% \$10,364 1.74% 36.6% 0.45% 11.39% 25 \$3,777 \$22,665	30 \$1,067,995 \$1,067,995 75,000% \$800,997 \$800,997 \$805,536 \$805,536 \$805,536 \$1,500% \$12,015 1.50% 3.77% 2.57% 0.00% \$2,4,582 1% \$492	1380.55% 39.44% 8.00% 11.10% 11.10% 35 \$1,238,099 75.000% \$928,575 \$928,575 \$299,882 \$938,218 \$1,500% \$1	40 \$1,435, 75,0009 \$1,076, \$1,076, \$1,076, \$1,092,
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (IRR) / Lord Compound Return on Investment (ROI) Internal Rate of Return (IRR) / Appreciation Cash Flow Debt Paydown Cash Flow from Depreciation™ Total Return in Dollars Lord Cash Out Refi Equity Cash Out Refi Override Cash Out Refi Equity Cost to Access True Net Equity™ Cost to Access True Net Equity™ Cost to Cash-Out Refi Percent Cost to Cash-Out Refi Dolard Cost to Cash-Out Refi Equity as Percent Cost-To-Access Cash-Out Refi Equity as Percent Cost-To-Access Cash-Out Refi Equity as Percent Cost-To-Access True Net Equity as Percent Cost-To-Access True Net Equity as Percent Cost-To-Access Cash-Out Refi Dolard Cosh Flow from Depreciation™ Appreciation Cash Flow Debt Paydown Cash Flow Debt Paydown Total Return on Equity **Appreciation Total Return on Equity **Total Return on Equity **Appreciation Total Return on Equity **Appreciation T	Sparklines	-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -18.67% -18.67% -18.67% -18.67% -19.699 -19.69	3.61% -1.80% -1.82% -1.85% -1.	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000% \$45,966 \$49,976 \$116,190 \$116,190 \$1,500% \$5,409 11,77% 43,01% 3 12,05% 1,71% 4,65% 2,243% 51,6910 1% \$338 \$131,750 \$338,821	7.05% 6.41% 6.69% 6.41% 6.69% stiment is mea for 4 \$186,245 75.000% \$62,439 \$62,439 \$52,439 \$52,439 \$129,696 \$129,696 \$129,696 \$1.500% \$5,571 8.92% 43.60% 4 \$11.12% \$2.10% \$4.36% \$2.10% \$19.65% 4 \$2.131,939 \$34,198	43.84% 9.17% 7.84% 8.30% 8.30% 5.207,046 75.000% \$79,526 \$63,218 \$143,828 \$15,00%	153.09% 153.11% 153.09% 153.11% 15.31% 10.94	296.37% 19.76% 9.62% 9.62% 11.37% 11.37% 15 \$461,489 75.000% \$290,112 \$290,112 \$325,678 \$325,678 \$325,678 1.500% \$7,712 15 6.13% 3.05% 3.01% \$3,264 \$19,585 1% \$3,264 \$19,585	482.48% 24.12% 9.21% 9.21% 9.21% 11.39% 20 \$627,668 75.000% \$428,996 \$428,996 \$428,996 \$428,996 \$428,996 \$428,996 \$428,996 \$176,832 20 \$3,502 \$42,033 \$450,837 \$450,	719.61% 28.78% 8.78% 11.30% 25 \$8.78% \$1.30% 11.30% 25 \$827,389 75.000% \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$50,711 \$500,711	30 \$1,067,995 75,000% \$800,997 \$800,997 \$800,997 \$805,536 \$805,536 \$805,536 \$805,536 \$1,500% \$12,015 1.50% \$12,015 1.50% \$25,24,59 \$4,097 \$4,097 \$4,997 \$49,942 \$49,164 8%	1380.55% 39.44% 8.00% 11.10% 11.10% 11.10% 51.238,099 75.000% 5928,575 \$928,575 \$928,575 \$928,575 \$928,575 \$938,218 \$1.500% 10.00% \$13,929 \$1.500% \$1	44.99% 7.64% 11.03% 40 \$1,435, 75.0009 \$1,076, \$1,076, \$1,076, \$1,092,
Return on Investment (ROI) Annualized Return on Investment (ROI) Compound Return on Investment (ROI) Internal Rate of Return (IRR) of Reserves (IRR) of Reserve	Sparklines	-17.85% -17.85% -17.85% -17.85% -17.85% -17.85% -18.55% -18.67	3.61% -1.80% -1.82% -1.82% -1.85% -1.	3,91% 3,77% 3,88% Return on Inve 3 \$166,166 75,000% \$45,966 \$49,976 \$116,190 \$116,190 \$1.500% \$5,409 1.77% 43,01% 3 12,05% 20,74% 3 \$2,818 \$16,910 1% \$3338	7.05% 6.41% 6.69% 6.41% 6.69% stiment is mea for 4 \$186,245 75.000% \$562,439 \$562,439 \$562,439 \$562,439 \$52,839 \$556,549 1.500% \$129,696 \$131,939	43.84% 9.17% 7.84% 8.30% 8.30% 5 5 5207,046 75.000% 579,526 563,218 5143,828 5143,828 1.500% 55,738 1.89% 4.13% 4.13% 512,73% 4.13% 512,73% 4.13% 512,73% 5132,133	153.09% 153.11% 153.11% 15.31% 10.94%	296.37% 19.76% 9.62% 9.62% 11.37% 15 \$461,489 75.000% \$290,112 \$325,678 \$325,678 \$325,678 \$1.500% \$7,712 2.66% 41.70% 15 6.13% 3.01% \$3,65% 3.01% \$3,264 \$19,585	482.48% 24.12% 9.21% 9.21% 11.39% 11.39% 20 \$627,668 75.000% \$428,996 \$428,996 \$475,000% \$428,996 \$42	719.61% 28.78% 8.78% 8.78% 11.30% 11.30% 25 \$827,389 75.000% \$597,073 \$597,073 \$597,073 \$597,073 \$597,073 \$505,711 1.500% \$10,364 1.74% 36.60% 25 4.43% 3.84% 2.65% 11.39% 25 \$3,777 \$22,665 1% \$4453	30 \$1,067,995 75,000% \$800,997 \$800,997 \$800,997 \$262,459 \$805,536 \$805,536 \$805,536 \$12,015 1.50% \$12,015 1.50% \$12,015 1.50% \$12,015 1.50% \$12,015 1.50% \$12,015 1.50% \$12,015 1.50% \$12,015 1.50% \$12,015 1.50% \$12,015 \$12,015 \$13,067,995 \$13,067,995 \$14,097	1380.55% 39.44% 8.00% 11.10% 11.10% 51,238,099 75.000% 5928,575 5928,575 5928,575 5928,575 5938,218 5938	44.99% 7.64% 11.03% 40 \$1,435, 75,000% \$1,076, \$1,076, \$1,092,

Appreciation	\$26,833 \$23,289 \$16,124	\$31,107 \$30,384	\$36,061 \$59,868	\$41,805				
Debt Paydown \$4,869 \$5,118 \$5,380 \$5,655 \$5,944 \$7,629 \$9,790 \$12,564 Cash Flow from Depreciation™ \$2,720 \$2,24 \$2 \$2,720 \$2,720 \$2,720 \$2,720 \$2,146 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2			\$59.868					
S2,720	\$16,124			\$69,403				
6 Months Reserves at 1%		\$20,693	\$0	\$0				
Total Return in Dollars \$21,776 \$23,082 \$24,432 \$25,829 \$27,273 \$35,274 \$44,757 \$56,020 \$27,000 \$27,0	\$2,720		\$0	\$0				
RIDQ+R12 TM Quadrants	\$453	\$492	\$324	\$375				
Appreciation \$13,200 \$13,596 \$14,004 \$14,424 \$14,857 \$17,223 \$19,966 \$23,146 \$16,004 \$16,004 \$18,004	\$69,420	\$82,676	\$96,253	\$111,583				
Cash Flow 5656 \$1,314 \$1,991 \$2,688 \$3,407 \$7,335 \$11,889 \$17,169 Debt Paydown \$4,899 \$51,118 \$5,380 \$5,655 \$5,944 \$7,629 \$9,790 \$12,564 Cash Flow from Depreciation** \$2,720<	25	30	35	40				
Debt Paydown \$4,869 \$5,118 \$5,380 \$5,655 \$5,944 \$7,629 \$9,790 \$12,564 Cash Flow from Depreciation™ \$2,720	\$26,833	\$31,107	\$36,061	\$41,805				
Cash Flow from Depreciation™ \$2,720 </td <td>\$23,289</td> <td></td> <td>\$59,868</td> <td>\$69,403</td>	\$23,289		\$59,868	\$69,403				
12 Months Reserves at 8% \$2,648 \$2,676 \$2,706 \$2,736 \$2,767 \$2,937 \$3,134 \$3,362	\$16,124	\$20,693	\$0	\$0				
	\$2,720	\$0	\$0	\$0				
Total Return in Dollars \$24,093 \$25,424 \$26,800 \$28,223 \$29,694 \$37,843 \$47,499 \$58,961	\$3,626	\$3,933	\$2,588	\$3,000				
	\$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% Return on Investment is meaningful only in Year 1. See Return on Equity								
Cash Flow from Depreciation™ 2.07% for additional years.								
6 Months Reserves at 1% 0.25%								
Total Return in Dollars 16.57%								
ROIQ+R12™ - Year 1 Only 1								
Appreciation 8.92%								
Cash Flow 0.44%								
Debt Paydown 3.29% Return on Investment is meaningful only in Year 1. See Return on Equity								
Cash Flow from Depreciation™ 1.84% for additional years.								
12 Months Reserves at 8% 1.79%								
Total Return in Dollars 16.29%								