



Cash Flow Illustration

An Integrated Analysis of
LIFETIME CASH FLOWS & NET WORTH

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Monte Carlo Simulation Illustration

Disclaimer

This financial plan is designed to provide educational and/or general information and is not intended to provide specific legal, accounting and/or tax advice. Any comparisons and projections including expected rates of return are presented for purposes of illustration only. Nevertheless, we believe that the comparisons as well as the other projections shown provide an important and valid basis for consideration when planning for your financial future.

IMPORTANT: *The projections or other information generated by this financial plan regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results herein may vary with each use of the software tool(s) used to generate this financial plan and over time.*

The financial plan may contain ideas for your consideration concerning aspects of your life such as tax, retirement and estate planning, but these are not presented as, and must not be taken for, legal or tax advice. It is your responsibility to determine if, and how, the suggestions contained in the financial plan should be implemented or otherwise followed. You must carefully consider all relevant factors in making these types of decisions. For specific advice on these aspects of your overall financial plan, you should consult your professional tax and legal advisors. The report that follows is based upon:

- information and assumptions that you have provided or reviewed;
- current tax laws;
- appropriate financial planning concepts;
- historic asset class characteristics;
- additional assumptions and information discussed with your advisor.

The outcome of the analysis will be dependent to a significant extent upon the information and the reasonableness of the planning assumptions. It is your responsibility to provide accurate and complete information. Please contact your advisor with any changes to your information and/or planning assumptions. Inaccurate information and/or unreasonable planning assumptions can materially impact the results of this financial plan.

The simulation of returns at the individual asset, account and/or portfolio level drives the investment projections and proposed financial plan. In all cases investment projections are not to be considered definitive estimates of how the individual assets you own now or in the future will perform. Therefore, it is important that you recognize that the comparisons shown may include comparisons of two asset allocation models—the asset allocation of your current portfolio and the asset allocation projected in our proposed plan—and not comparisons of the individual securities you own. Model comparisons and the projected rates of return are based on past performance of the relevant asset classes. Past performance is not a guarantee of future results. No future rate of return can be predicted with certainty.

The report that follows does not make specific investment recommendations or analyze particular securities. Rather, the report typically contains a proposed asset allocation model based upon your stated risk tolerance, age, current asset allocation and value of your assets. The asset allocation models we use are continuously re-evaluated and are periodically changed as a result. We are under no obligation to revise any financial planning report already prepared if an allocation model is changed after it is issued to you.

Actual results are influenced by events that are both within and outside of your control. The rates actually returned by asset classes will differ from our projections. The rates actually returned by any allocation model noted within the financial plan will likely differ from those returned by any individual portfolio of securities constructed to follow a specific allocation model. Any rate of return shown or used in the financial plan is not intended to predict nor guarantee the actual results of an investment product.

Disclaimer

IMPORTANT: *Investments in stocks, bonds, mutual funds, and other securities are not bank products, are not FDIC insured, and may be subject to loss of principal.*

We have read and understand the above information and disclosures. We understand the basis upon which the report that follows was prepared. We recognize the nature of the asset allocation comparisons and estimated returns as illustrations only. We acknowledge that the report may contain a recommendation for adjusting the asset allocation of our current investment portfolio(s), but it does not provide any guaranteed rates of return, advice on particular securities or any specific legal, tax or accounting advice.

Customer Signature

Net Worth Summary*John & Mary Sample*

Personal Financial Assets	John	Mary	Joint	Total
Balanced Fund	0	0	100,000	100,000
Taxable investments	670,395	430,000	0	1,100,395
Cash & Investments	670,395	430,000	100,000	1,200,395
Qualified plans	500,000	200,000	0	700,000
Traditional IRAs	165,000	50,000	0	215,000
Nonqualified deferred compensation	0	187,000	0	187,000
Nonqualified annuities	55,000	55,000	0	110,000
Retirement Plans & Annuities	720,000	492,000	0	1,212,000
Personal Financial Assets	1,390,395	922,000	100,000	2,412,395
Unmarketable Assets	John	Mary	Joint	Total
S corporations	1,000,000	0	0	1,000,000
Investment real estate	0	0	1,025,000	1,025,000
Other assets	0	0	155,000	155,000
Unmarketable Assets	1,000,000	0	1,180,000	2,180,000
Personal Assets	John	Mary	Joint	Total
Personal residences	0	0	1,440,000	1,440,000
Personal property	0	0	275,000	275,000
Personal Assets	0	0	1,715,000	1,715,000
Total Assets	2,390,395	922,000	2,995,000	6,307,395
Current Liabilities	John	Mary	Joint	Total
25 Breezy Way	0	0	641,778	641,778
423 Sunshine Circle	0	0	239,259	239,259
1615 Grove Lane	0	261,648	0	261,648
Total Liabilities	0	261,648	881,038	1,142,686
Net Worth	2,390,395	660,352	2,113,962	5,164,709

Net Worth Detail

John & Mary Sample

Personal Financial Assets	John	Mary	Joint	Total
Balanced Fund	0	0	100,000	100,000
ABC Account	670,395	0	0	670,395
PZQ Account	0	430,000	0	430,000
Cash & Investments	670,395	430,000	100,000	1,200,395
John's QRP	500,000	0	0	500,000
John's IRA	165,000	0	0	165,000
Mary's QRP	0	200,000	0	200,000
Mary's IRA	0	50,000	0	50,000
SoftCo. SERP	0	187,000	0	187,000
John's FPDA	55,000	0	0	55,000
Mary's FPDA	0	55,000	0	55,000
Retirement Plans & Annuities	720,000	492,000	0	1,212,000
Personal Financial Assets	1,390,395	922,000	100,000	2,412,395
Unmarketable Assets	John	Mary	Joint	Total
ShopRight, Inc.	1,000,000	0	0	1,000,000
Real Estate	0	0	1,025,000	1,025,000
Other Assets	0	0	155,000	155,000
Unmarketable Assets	1,000,000	0	1,180,000	2,180,000
Personal Assets	John	Mary	Joint	Total
25 Breezy Way	0	0	850,000	850,000
Other Homes	0	0	590,000	590,000
Personal Assets	0	0	275,000	275,000
Personal Assets	0	0	1,715,000	1,715,000
Total Assets	2,390,395	922,000	2,995,000	6,307,395
Current Liabilities	John	Mary	Joint	Total
25 Breezy Way	0	0	641,778	641,778
423 Sunshine Circle	0	0	239,259	239,259
1615 Grove Lane	0	261,648	0	261,648
Total Liabilities	0	261,648	881,038	1,142,686
Net Worth	2,390,395	660,352	2,113,962	5,164,709



Cash Flow Illustration

VARIABLE INVESTMENT RATE SIMULATIONS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

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Monte Carlo Simulation Illustration

Monte Carlo Simulation Overview

John & Mary Sample

Traditional financial planning models use rate of return assumptions that do not vary with time. These assumptions often reflect average historical rates of return earned by particular asset classes or combinations thereof over an extended period. Returns have historically fluctuated from year to year in an unpredictable fashion, and future rates of return cannot be guaranteed or even predicted with certainty.

Since rates of return are inherently uncertain, utilizing unvarying return assumptions in a financial model would imply a level of certainty with respect to achieving certain outcomes that does not exist. Nevertheless, this is the basic approach used by traditional financial planning models: to project cash flows and investment capital under a defined set of conditions, where the value of all variables (including the assumed annual rate of return) is set and unchanging so that a single outcome is achieved at the end of the projection period (e.g., life expectancy). This type of projection is usually called "deterministic." A different type of projection, called "stochastic," produces a **range of results**, rather than a single result, by varying one or more of the dependent variables in the equation. One type of stochastic projection is Monte Carlo simulation (MCS).

MCS projects cash flows and investment capital multiple times—each under a different set of conditions—to yield a range of possible outcomes. Monte Carlo analysis is, therefore, able to incorporate uncertainty into the planning process by demonstrating how different assumptions about the future can impact the likelihood of your meeting or exceeding clearly defined financial planning goals. It is then up to you and your advisor to evaluate the reasonableness of these assumptions, and to modify your proposed financial plan accordingly.

The report that follows illustrates a type of MCS that relies on variable rates of return, which fluctuate from year to year in a random fashion.* The software tool used to produce this Monte Carlo analysis applies these variable rates to selected assets (or combinations thereof) over time, and records the total investment capital at the end of the defined projection period for each iteration or trial. The results of the individual trials are then analyzed, summarized and plotted graphically. A trial whose ending investment capital equals or exceeds your target is considered a success. Conversely, a trial whose ending investment capital falls below your target is considered unsuccessful. A success rate can then be computed simply as the number of successful trials divided by the total number of trials.

Note that the results of any individual trial may not be significant. However, by evaluating the results of all trials together against benchmarks you set, you and your advisor may gain valuable insights into the merits of your proposed financial plan. For instance, if a series of MCS trials yields a success rate that is less than acceptable (e.g., a success rate of only 60% where you consider a minimum success rate of 80% to be acceptable), you might consider adopting a different asset allocation design, reducing your post-retirement cash flow needs or delaying your retirement to name just a few examples.

IMPORTANT: *The projections or other information generated by this financial plan regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results herein may vary with each use of the software tool used to generate the MCS analysis that follows and over time.*

* Despite the randomness of the return rate series, its basic character is determined by the average rate expected to be earned in the future over an extended period along with an expected range of deviations (i.e., standard deviation) from that average in a given year. In a normally distributed series (i.e., a bell-shaped curve), returns that deviate from the average by one standard deviation are expected to occur approximately 67% of the time, while returns that deviate from the average by two standard deviations are expected to occur approximately 95% of the time. This means that variable return series with larger standard deviations will normally produce greater year-over-year fluctuations in projected cash flows and investment capital than series with smaller standard deviations.

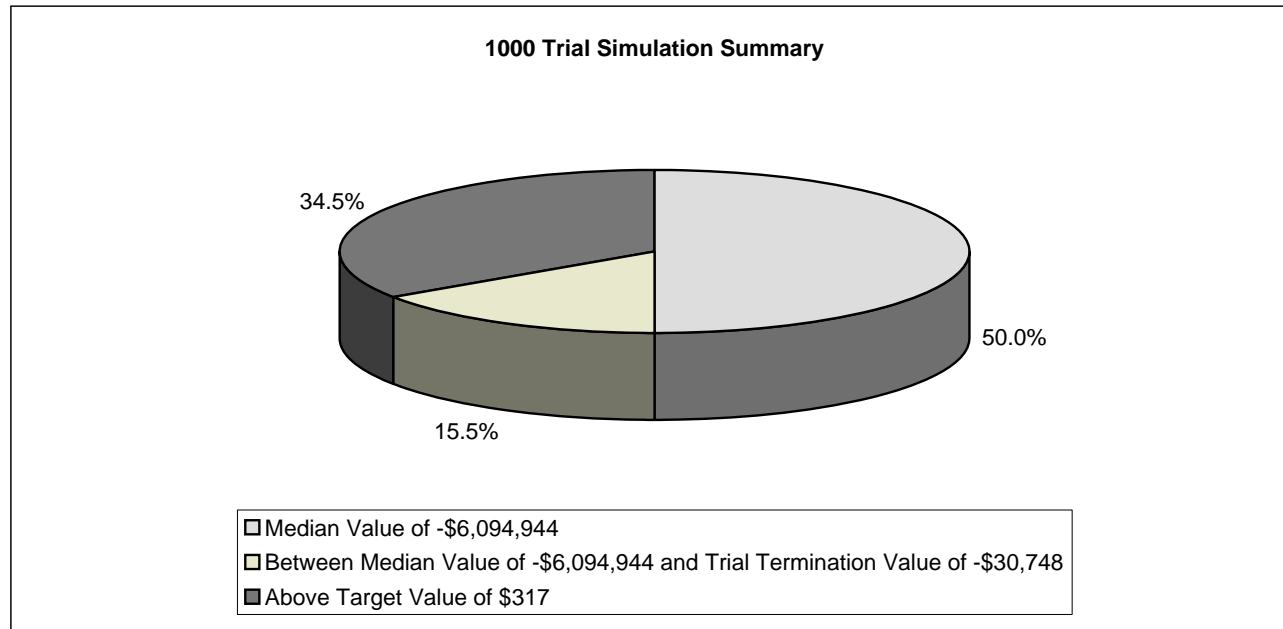
Variable Investment Rates Summary

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Investment Capital in 2046	
Average portfolio growth rate	5.2%
Standard deviation	11.6%
Median investment capital: 1,000 trials	-6,094,944
Target investment capital	317

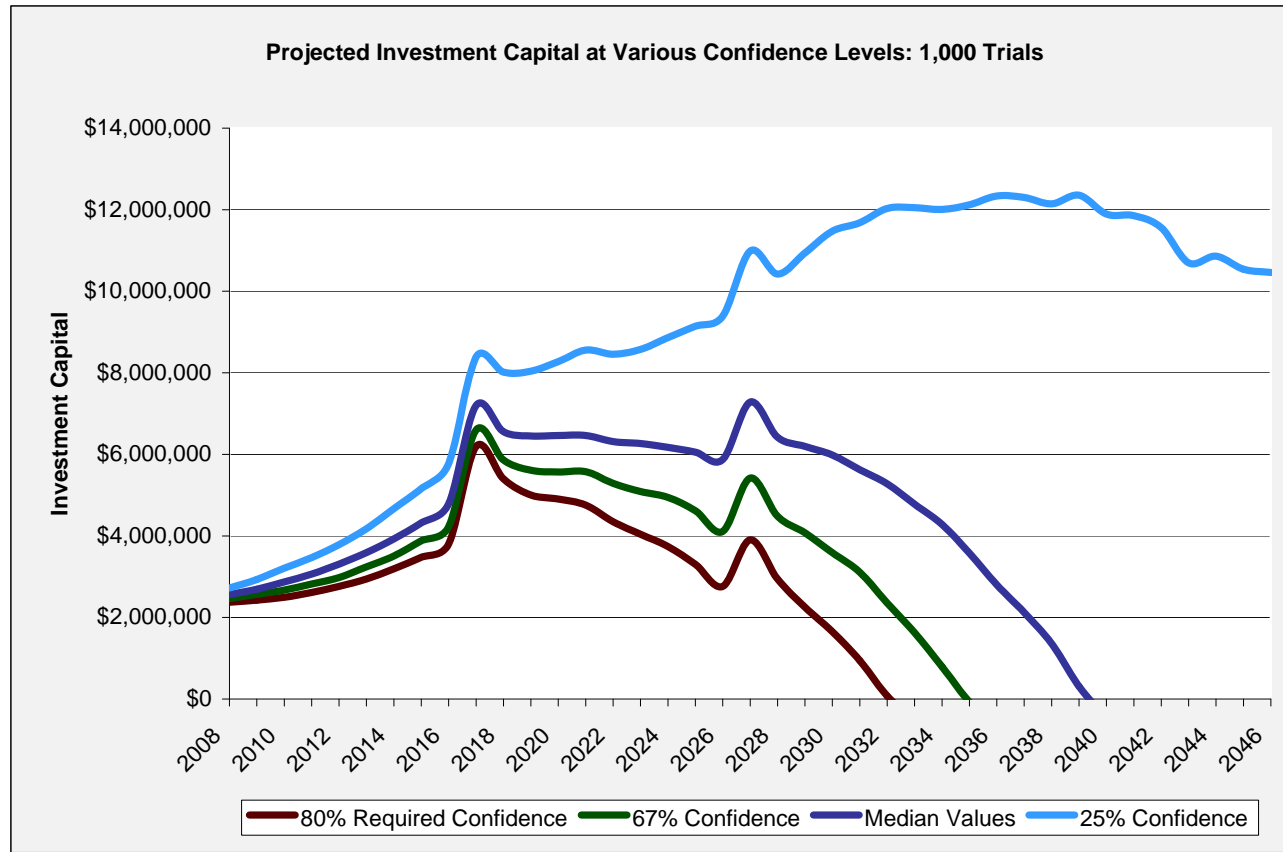
Analysis of 1,000 Simulations Run Through 2046	
Median value of -\$6,094,944	500
Between median value of -\$6,094,944 and trial termination value of -\$30,748	155
Between trial termination value of -\$30,748 and \$0	0
Between \$0 and target value of \$317	0
Above target value of \$317	345
Success rate	34.5%

NOTE: A successful trial is one where projected investment capital equals or exceeds target investment capital.



Variable Investment Rates Illustration

John & Mary Sample



The chart above shows projected investment capital over the planning horizon using variable investment returns. Each year a return is randomly generated on the basis of the investment portfolio's average return for the portfolio's combined asset classes. A normal distribution model is used and the range of returns is determined by the standard deviations associated with the different asset classes. Each line in the chart represents the probability that investment capital will exceed the amount shown on the graph at the end of each year. Values and results are not guaranteed.



Cash Flow Illustration

A Series of Charts Illustrating
ASSET VALUES & LIFETIME CASH FLOWS

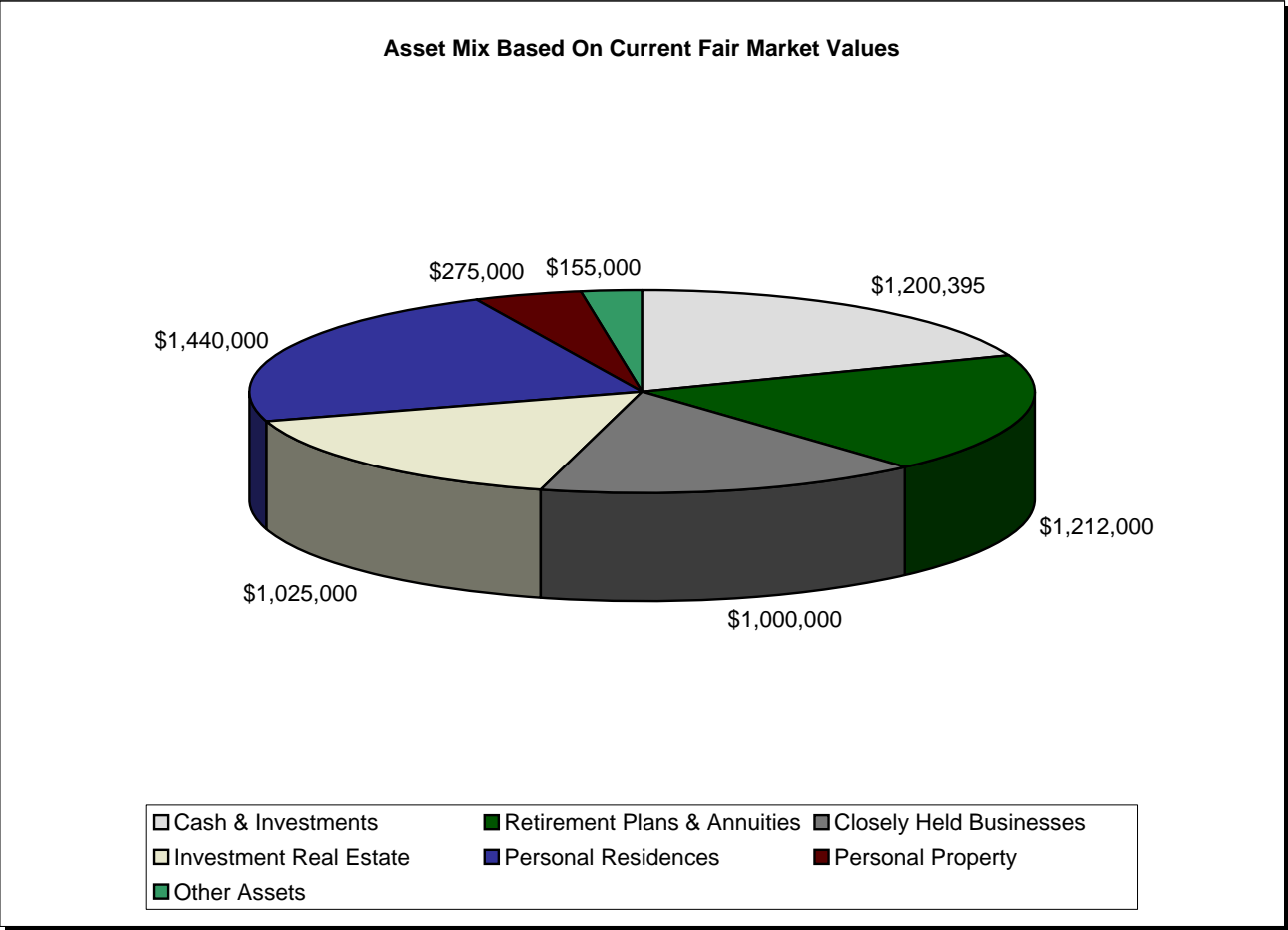
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Monte Carlo Simulation Illustration

Current Asset Mix

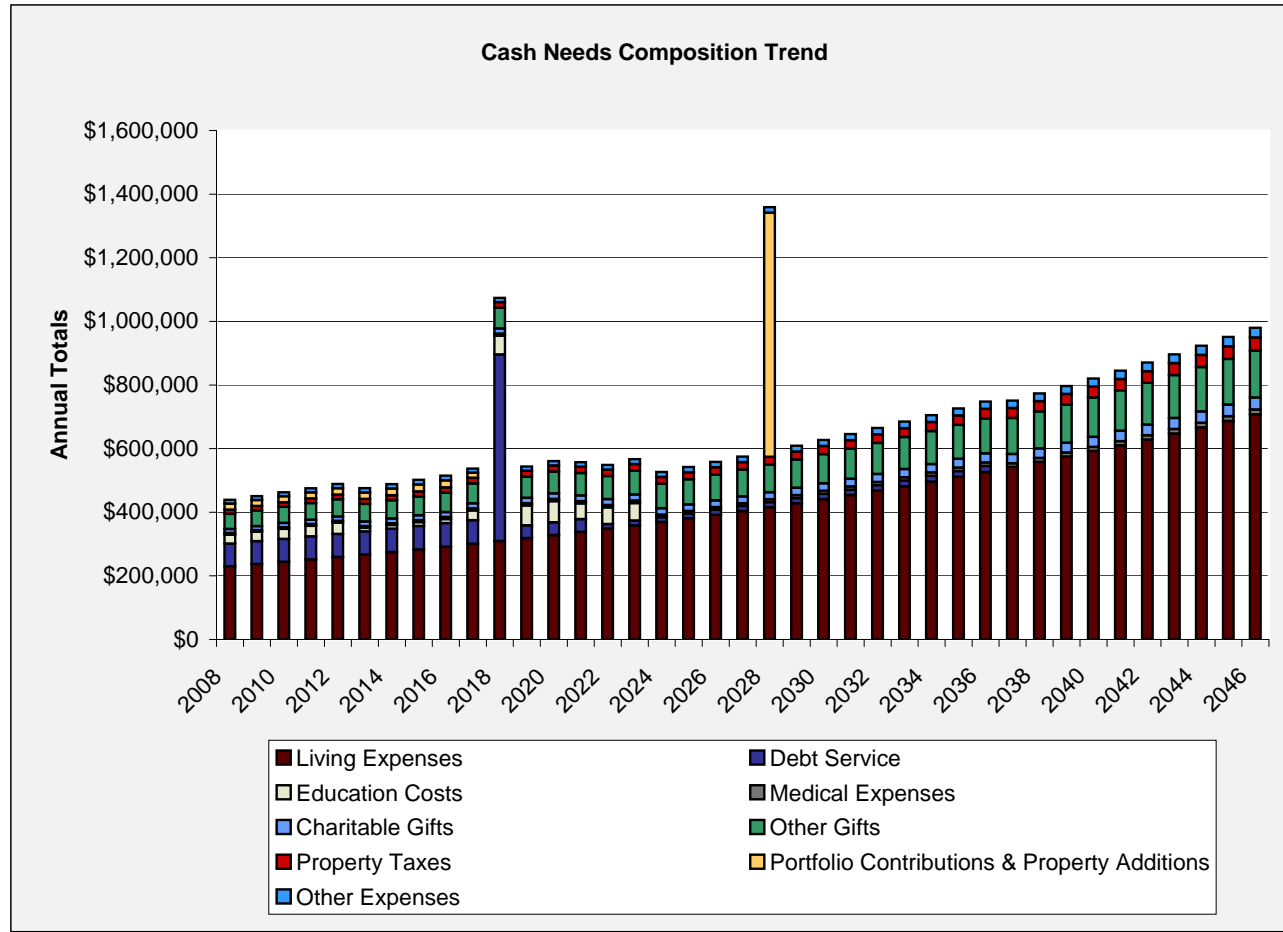
John & Mary Sample



The chart above illustrates the current asset mix.

Cash Needs Composition Illustration

John & Mary Sample



The chart above illustrates cash need composition trends through 2046.



Cash Flow Illustration

Summary Schedules for
LIFETIME CASH FLOWS

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Monte Carlo Simulation Illustration

Cash Needs Illustration

John & Mary Sample

Year	Living Expenses	Debt Service	Medical Expenses	Real Estate Taxes	Personal Property Taxes	Charitable Gifts	Other Gifts	Education Costs	Miscellaneous	Portfolio Contributions & Property Additions	Total Cash Needs
2008	230,000	71,481	5,000	12,350	926	12,350	48,000	28,000	12,000	18,834	438,941
2009	236,900	71,762	5,150	12,721	954	12,721	49,440	29,680	12,360	18,834	450,521
2010	244,007	72,061	5,305	13,102	983	13,102	50,923	31,461	12,731	19,143	462,817
2011	251,327	72,377	5,464	13,495	1,012	13,495	52,451	33,348	13,113	19,451	475,534
2012	258,867	72,713	5,628	13,900	1,043	13,900	54,024	35,349	13,506	20,069	488,998
2013	266,633	73,068	5,796	14,317	1,074	14,317	55,645	10,706	13,911	20,378	475,845
2014	274,632	73,445	5,970	14,747	1,106	14,747	57,315	11,348	14,329	20,995	488,632
2015	282,871	73,844	6,149	15,189	1,139	15,189	59,034	12,029	14,758	21,613	501,816
2016	291,357	74,267	6,334	15,645	1,173	15,645	60,805	12,751	15,201	21,921	515,099
2017	300,098	74,716	6,524	16,114	1,209	16,114	62,629	30,411	13,048	16,364	537,226
2018	309,101	586,491	6,720	16,597	1,245	16,597	64,508	59,098	13,439	0	1,073,796
2019	318,374	40,209	6,921	17,095	1,282	17,095	66,443	62,644	13,842	0	543,906
2020	327,925	40,363	7,129	17,608	1,321	17,608	68,437	66,402	14,258	0	561,051
2021	337,763	40,528	7,343	18,136	1,360	18,136	70,490	49,057	14,685	0	557,498
2022	347,896	14,961	7,563	18,680	1,401	18,680	72,604	52,001	15,126	0	548,912
2023	358,333	15,145	7,790	19,241	1,443	19,241	74,782	55,121	15,580	0	566,675
2024	369,082	15,341	8,024	19,818	1,486	19,818	77,026	0	16,047	0	526,642
2025	380,155	15,548	8,264	20,413	1,531	20,413	79,337	0	16,528	0	542,188
2026	391,560	15,767	8,512	21,025	1,577	21,025	81,717	0	17,024	0	558,207
2027	403,306	16,000	8,768	21,656	1,624	21,656	84,168	0	17,535	0	574,713
2028	415,406	16,247	9,031	22,305	1,673	22,305	86,693	0	18,061	767,597	1,359,318
2029	427,868	16,508	9,301	22,975	1,723	22,975	89,294	0	18,603	0	609,247
2030	440,704	16,785	9,581	23,664	1,775	23,664	91,973	0	19,161	0	627,306
2031	453,925	17,079	9,868	24,374	1,828	24,374	94,732	0	19,736	0	645,916
2032	467,543	17,391	10,164	25,105	1,883	25,105	97,574	0	20,328	0	665,092
2033	481,569	17,721	10,469	25,858	1,939	25,858	100,501	0	20,938	0	684,854
2034	496,016	18,071	10,783	26,634	1,998	26,634	103,516	0	21,566	0	705,218
2035	510,896	18,442	11,106	27,433	2,057	27,433	106,622	0	22,213	0	726,203
2036	526,223	18,835	11,440	28,256	2,119	28,256	109,821	0	22,879	0	747,829
2037	542,010	0	11,783	29,104	2,183	29,104	113,115	0	23,566	0	750,864
2038	558,270	0	12,136	29,977	2,248	29,977	116,509	0	24,273	0	773,390
2039	575,018	0	12,500	30,876	2,316	30,876	120,004	0	25,001	0	796,591
2040	592,269	0	12,875	31,802	2,385	31,802	123,604	0	25,751	0	820,489
2041	610,037	0	13,262	32,756	2,457	32,756	127,312	0	26,523	0	845,104
2042	628,338	0	13,660	33,739	2,530	33,739	131,131	0	27,319	0	870,457
2043	647,188	0	14,069	34,751	2,606	34,751	135,065	0	28,139	0	896,570
2044	666,604	0	14,491	35,794	2,685	35,794	139,117	0	28,983	0	923,468
2045	686,602	0	14,926	36,868	2,765	36,868	143,291	0	29,852	0	951,172
2046	707,200	0	15,374	37,974	2,848	37,974	147,590	0	30,748	0	979,707



Cash Flow Illustration

Supporting Schedules for
ASSUMPTIONS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Monte Carlo Simulation Illustration

General Assumptions*John & Mary Sample*

Personal	John	Mary
Age	54.0	51.0
Life expectancy	90	90
Year of death	2043	2046
Retirement age	62	60
Planning Illustration		
Analysis date		01-Jan-2008
Scenario on which illustrations are based		Retirement
Balanced Fund		
Fair market value		100,000
Income rate		4.2%
Taxable income percentage		100.0%
Growth rate		Variable
After-tax total return		Variable
Tax Rates		
	Fed or State	Combined
Investment income	25.0%	28.3%
Other income	35.0%	38.3%
Capital gains	15.0%	18.3%
State	5.0%	
Key Non-Investment/Nontax Rates		
Inflation rate		3.0%
Computed present value discount rate		7.26%
Interest rate on cash flow deficit-funding loan		6.00%

Investment Portfolio Assumptions

John & Mary Sample

Description	ABC Account	PZQ Account	John's QRP	John's IRA	Mary's QRP	Mary's IRA	SoftCo. SERP
Fair market value	670,395	430,000	500,000	165,000	200,000	50,000	187,000
Type	Investments	Investments	Qualified plan	Traditional IRA	Qualified plan	Traditional IRA	Deferred comp
Owner	Client rev trust	Spouse rev trust	Client	Client	Spouse	Spouse	Spouse
Investment Returns							
	ABC Account	PZQ Account	John's QRP	John's IRA	Mary's QRP	Mary's IRA	SoftCo. SERP
Income rate	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	5.7%
Taxable income percentage	100.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Growth rate	Variable	Variable	Variable	Variable	Variable	Variable	0.0%
Contributions							
	ABC Account	PZQ Account	John's QRP	John's IRA	Mary's QRP	Mary's IRA	SoftCo. SERP
Limitation	NA	NA	IRC 415	NA	401(k)	NA	No limit
Contribution	0	0	Max	0	Max	0	12,000
Growth rate	NA	NA	NA	NA	NA	NA	0.0%
Start year	NA	NA	2008	NA	2008	NA	2008
End year	NA	NA	2016	NA	2017	NA	2017
Outside source percentage	NA	NA	100.0%	NA	0.0%	NA	100.0%
Matching contribution percentage	NA	NA	0.0%	NA	25.0%	NA	0.0%
Distributions							
	ABC Account	PZQ Account	John's QRP	John's IRA	Mary's QRP	Mary's IRA	SoftCo. SERP
Total distribution year	NA	NA	NA	NA	NA	NA	2018
Taxable distribution percentage	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Tax-Deferred Annuity Assumptions

John & Mary Sample

Description	John's FPDA	Mary's FPDA
Current cash value	55,000	55,000
Investment in the contract	45,000	45,000
Primary annuitant	John	Mary
Annuity Premiums		
Amount	5,000	5,000
Growth rate	0.0%	0.0%
Start year event	2008	2008
End year event	2016	2016
Investment Returns		
Income rate	4.2%	4.2%
Growth rate	Variable	Variable
Mortality & expense contract charge	1.00%	1.00%
Inside build-up	Variable	Variable
Contract Terms		
Percentage of contract annuitized	100.0%	100.0%
Amount used to fund a single-premium fixed annuity	183,818	192,216
Investment in the annuitized portion of contract	90,000	90,000
Age when annuity starts	65	65
Annuity rate per \$thousand of premium	100	100
Annuity payment growth rate	0.0%	0.0%
Survivor benefit percentage	50.0%	50.0%
First-year annuity payment	18,382	19,222
Expected return multiple	Tables VI and VIA	Tables VI and VIA
Expected return	417,267	380,588
Exclusion ratio: investment in contract recovered ratably	21.6%	23.6%

Tax-Deferred Annuity Assumptions

John & Mary Sample

Calculation of Expected Return with Fixed Annuity	John's FPDA	Mary's FPDA
J&S expected return multiple from Table VI	28.3	25.0
Portion of expected return	260,102	240,270
J&S expected return multiple from Table VIA	17.1	14.6
Difference between annuity payments before & after death	9,191	9,611
Portion of expected return	157,164	140,318
Expected return	417,267	380,588

Unmarketable & Personal Property Assumptions

John & Mary Sample

Description					Personal	
	ShopRight, Inc.	Real Estate	25 Breezy Way	Other Homes	Assets	Other Assets
Fair market value	1,000,000	1,025,000	850,000	590,000	275,000	155,000
Type	S corp	Real estate	Residence	Residence	Personal property	Other
Owner	Client	TIC	JTWROS	JTWROS	JTWROS	JTWROS
Investment Returns	ShopRight, Inc.	Real Estate	25 Breezy Way	Other Homes	Personal Assets	Other Assets
Income rate	5.0%	5.0%	0.0%	0.0%	0.0%	0.0%
Taxable income percentage	100.0%	100.0%	NA	NA	NA	NA
Growth rate	7.0%	4.0%	3.0%	3.0%	0.0%	3.0%
Additions	ShopRight, Inc.	Real Estate	25 Breezy Way	Other Homes	Personal Assets	Other Assets
Amount	0	0	425,000	0	0	0
Growth rate	NA	NA	3.0%	NA	NA	NA
Start year	NA	NA	2028	NA	NA	NA
End year	NA	NA	2028	NA	NA	NA
Outside source percentage	NA	NA	0.0%	NA	NA	NA
Dispositions	ShopRight, Inc.	Real Estate	25 Breezy Way	Other Homes	Personal Assets	Other Assets
Disposition year	2017	2017	2027	NA	NA	2018
Disposition percentage	100.0%	50.0%	100.0%	NA	NA	40.0%
Recognized gain percentage	100.0%	100.0%	22.0%	NA	NA	0.0%

Sources of Income Assumptions

John & Mary Sample

Income Description	Income Category	Income Recipient	Annual Income	Income Growth	Start Year	End Year	Taxable Income %	FICA Status	Survivor Income %
John's Salary	Salary	Client	200,000	5%	2008	2016	100.0%	NA	0.0%
Mary's Salary	Salary	Spouse	150,000	10%	2008	2017	100.0%	NA	0.0%
Mary's Bonus	Bonus	Spouse	15,000	10%	2008	2017	100.0%	NA	0.0%
John's Director Fees	Director fees	Client	25,000	Inflation	2008	2016	100.0%	Client SE inc	0.0%
Mary's Pension	Pension	Spouse	6,000	Level	2018	2046	100.0%	NA	0.0%
John's Social Security	Social Security	Client	18,000	Inflation - 1%	2020	2043	85.0%	NA	33.3%
Mary's Social Security	Social Security	Spouse	12,000	Inflation - 1%	2023	2046	85.0%	NA	0.0%

Expense & Debt Assumptions*John & Mary Sample*

Expense Description	Expense Category	Annual Expense	Expense Growth	Start Year	End Year	Percentage Deductible
Household	Living expense	120,000	Inflation	2008	2046	0.0%
Food & Clothing	Living expense	60,000	Inflation	2008	2046	0.0%
Travel & Entertainment 1	Living expense	35,000	Inflation	2008	2046	0.0%
Travel & Entertainment 2	Living expense	15,000	Inflation	2008	2046	0.0%
Medical Expenses	Medical expense	5,000	Inflation	2008	2046	0.0%
Real Estate Taxes	Real estate tax	20,000	Inflation	2008	2046	100.0%
Auto Taxes	Personal prop tax	1,500	Inflation	2008	2046	100.0%
Various Charities	Charitable gifts	20,000	Inflation	2008	2046	100.0%
Tax Consulting & Prep	Other	5,000	Inflation	2008	2046	0.0%
LTC Insurance Premiums	Other	5,000	Inflation	2008	2046	0.0%
Disability Premiums	Other	2,000	Inflation	2008	2016	0.0%
Jack's Education	Education costs	15,000	Inflation x 2	2018	2023	0.0%
Jenny's Education	Education costs	10,000	Inflation x 2	2017	2020	0.0%
Billy's Education	Education costs	8,000	Inflation x 2	2008	2023	0.0%
Joe's Education	Education costs	20,000	Inflation x 2	2008	2012	0.0%
Other Gifts	Other gifts	48,000	Inflation	2008	2046	0.0%

Debt Description	Original Loan Balance	Borrowing Year	Remaining Term	Amortization Term	Amortization Method	Interest Rate	Percentage Deductible	Payoff Year
25 Breezy Way	650,000	Existing debt	29	30	Declining balance	6.00%	100.0%	2018
423 Sunshine Circle	250,000	Existing debt	14	15	Declining balance	6.00%	0.0%	2021
1615 Grove Lane	265,000	Existing debt	29	30	Declining balance	6.00%	100.0%	2036