

| HOME OWNERSHIP     | START      | 5Y         | 10 Y       | 15 Y       |
|--------------------|------------|------------|------------|------------|
| VALUE              | \$ 500,000 | \$ 650,000 | \$ 700,000 | \$ 900,000 |
| DOWN PAYMENT       | \$ 100,000 | \$ 100,000 | \$ 100,000 | \$ 100,000 |
| PRINCIPAL OWED     | \$ 400,000 | \$ 350,000 | \$ 275,000 | \$ 175,000 |
| EQUITY             | \$ -       | \$ 200,000 | \$ 325,000 | \$ 625,000 |
| RETURN OF DOWN PMT | 0%         | 200%       | 325%       | 625%       |

MORTGAGE, INSURANCE AND TAXES NOT INCLUDED IN CALCULATIONS; ASSUMED IT  
WOULD BE ROUGHLY THE SAME AS PAYING RENT. TAXES WAIVED ON PROFIT UPON SALE OF  
HOME. \$250K (INDIVIDUAL) \$500K (COUPLE)