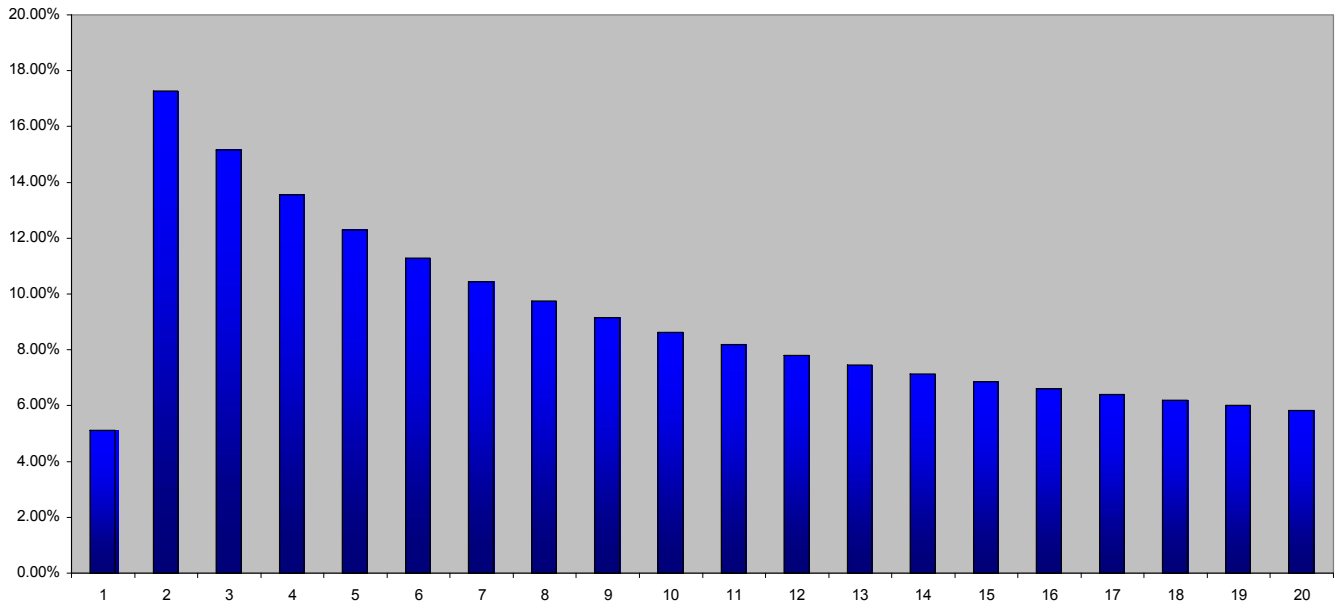


Hold or Sell Analysis



Required Return on Equity	Time Period	Net Cash Generated	Year over Year Net Cash Change	Net Cash Change Percentage	Hold or Sell
10.00%	Int Investment	\$ 20,000			
	Year 1	21,025	1,025	5.12%	Hold
After	Year 2	24,656	3,631	17.27%	Hold
Year 5	Year 3	28,395	3,740	15.17%	Hold
	Year 4	32,247	3,852	13.57%	Hold
	Year 5	36,215	3,967	12.30%	Hold
	Year 6	40,301	4,086	11.28%	Hold
	Year 7	44,510	4,209	10.44%	Hold
	Year 8	48,845	4,335	9.74%	Sell
	Year 9	53,311	4,465	9.14%	Sell
	Year 10	57,910	4,599	8.63%	Sell
	Year 11	62,647	4,737	8.18%	Sell
	Year 12	67,527	4,879	7.79%	Sell
	Year 13	72,552	5,026	7.44%	Sell
	Year 14	77,729	5,177	7.13%	Sell
	Year 15	83,061	5,332	6.86%	Sell
	Year 16	88,553	5,492	6.61%	Sell
	Year 17	94,209	5,657	6.39%	Sell
	Year 18	100,035	5,826	6.18%	Sell
	Year 19	106,036	6,001	6.00%	Sell
	Year 20	112,218	6,181	5.83%	Sell