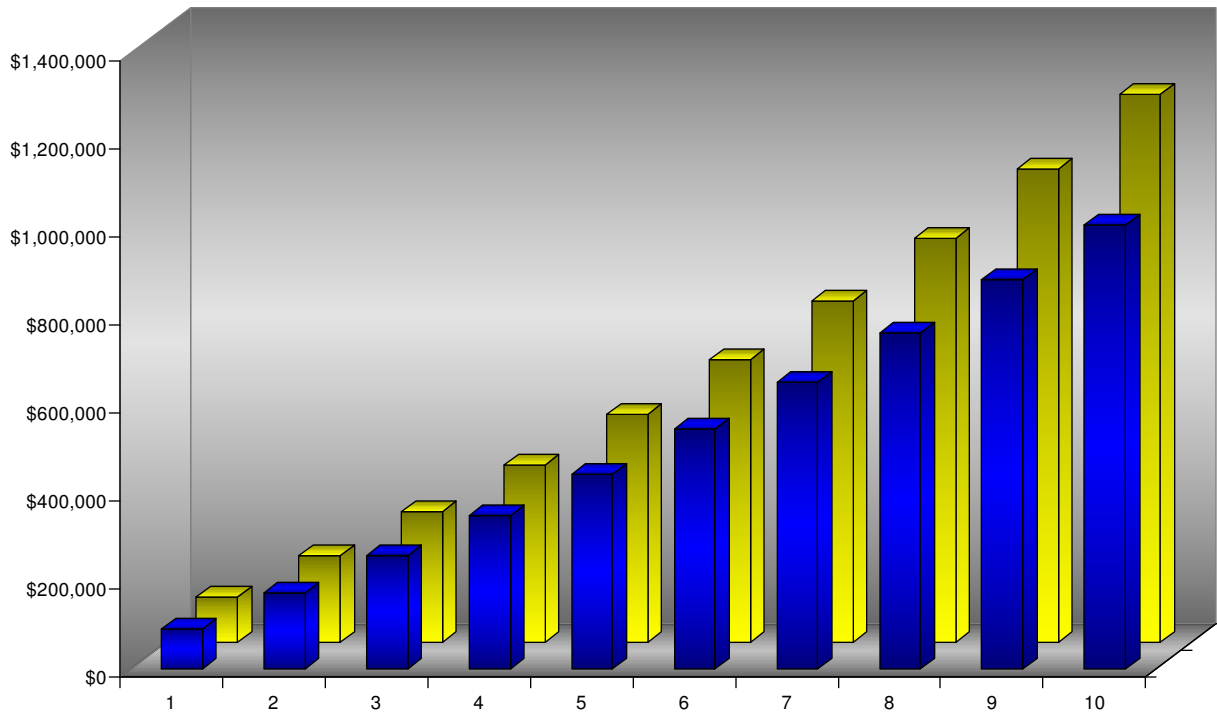
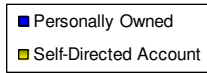


Adrian Apartments II

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Cash Generated Comparison Self-Directed vs Personal Ownership



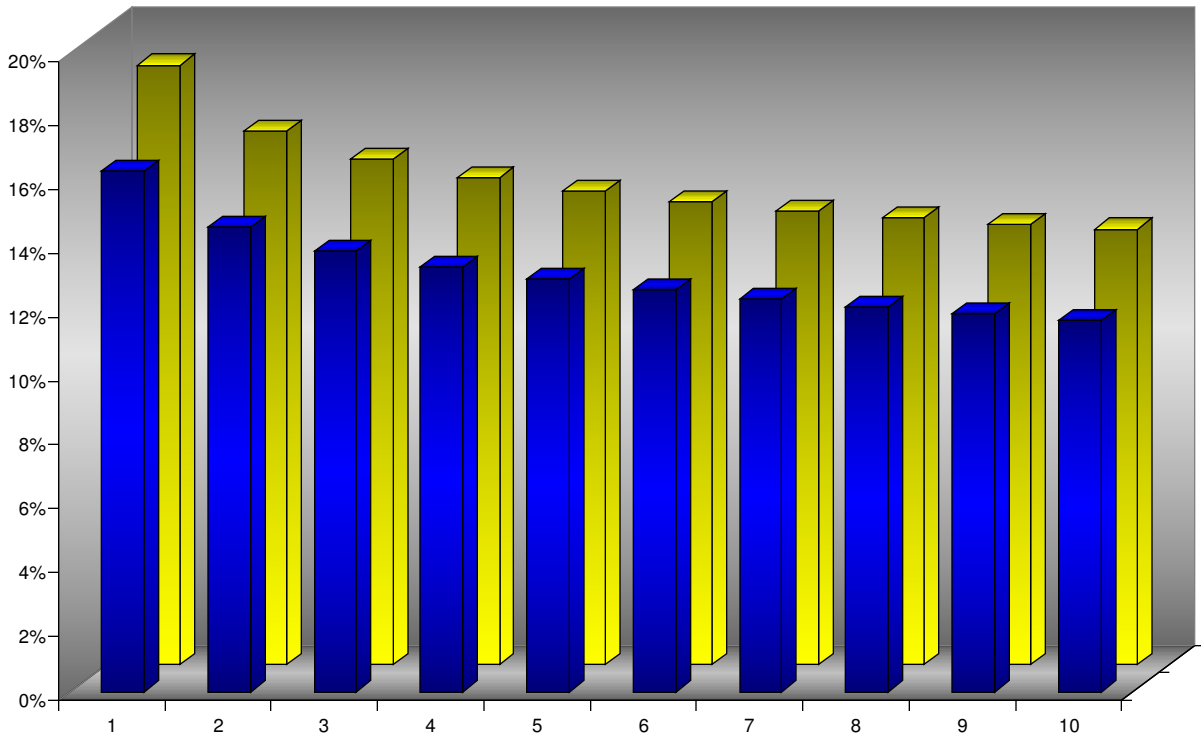
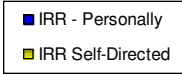
Period	Net Cumulative Cash Generated		
	Personally	Self-Directed	Difference
Year 1	\$ 89,844	\$ 103,297	\$ 13,452
Year 2	170,810	196,840	26,029
Year 3	256,554	296,834	40,279
Year 4	347,281	403,887	56,607
Year 5	443,205	518,703	75,499
Year 6	544,555	642,115	97,560
Year 7	651,573	775,114	123,541
Year 8	764,513	918,881	154,368
Year 9	883,646	1,074,836	191,189
Year 10	1,009,258	1,244,685	235,427

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Return Comparison Self-Directed vs Personal Ownership



Year	Internal-Rate-of-Return (IRR)			
	Personally	Self-Directed	Return Difference	Cash Difference
Year 1	16.34%	18.78%	2.45%	13,452
Year 2	14.58%	16.71%	2.13%	26,029
Year 3	13.82%	15.82%	2.00%	40,279
Year 4	13.32%	15.25%	1.93%	56,607
Year 5	12.93%	14.83%	1.90%	75,499
Year 6	12.61%	14.50%	1.89%	97,560
Year 7	12.33%	14.22%	1.89%	123,541
Year 8	12.08%	13.99%	1.92%	154,368
Year 9	11.85%	13.80%	1.96%	191,189
Year 10	11.63%	13.64%	2.01%	235,427