

Tenant. Operating Cash Flow Yearly
 Capital Plaza
 Office Lease Analysis Tenant

September 24, 2009
 Investit Decisions
 Lease Analysis Tenant Office

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
CASH FLOW BEFORE TAX										
Rent	210,650	249,900	249,900	250,150	250,800	282,676	283,376	284,101	284,826	285,601
General Expenses	13,500	13,905	14,316	14,748	15,198	15,654	16,119	16,605	17,097	17,610
	224,150	263,805	264,216	264,898	265,998	298,330	299,495	300,706	301,923	303,211
Less: Sublease Revenue (Net)	64,800	64,800	-	-	-	-	-	-	-	-
Total Rental Expenses	159,350	199,005	264,216	264,898	265,998	298,330	299,495	300,706	301,923	303,211
Principal Payments	2,398	2,594	2,805	3,034	3,282	3,549	3,839	4,152	4,491	4,856
Interest payments	2,669	2,474	2,262	2,033	1,785	1,518	1,228	915	576	209
CASH FLOW BEFORE TAX	164,417	204,072	269,283	269,965	271,065	303,397	304,562	305,773	306,990	308,277
Income Taxes (Savings)	(68,258)	(85,033)	(112,316)	(112,490)	(112,833)	(126,285)	(126,639)	(127,003)	(127,359)	(127,734)
CASH FLOW AFTER TAX	96,159	119,039	156,967	157,475	158,232	177,112	177,923	178,770	179,631	180,543
INCOME TAX CALCULATIONS										
Cash Flow Before Tax	164,417	204,072	269,283	269,965	271,065	303,397	304,562	305,773	306,990	308,277
Less: Principal Payments	2,398	2,594	2,805	3,034	3,282	3,549	3,839	4,152	4,491	4,856
Plus: CCA Claim	500	980	940	903	867	832	799	767	737	707
	162,519	202,459	267,418	267,834	268,650	300,680	301,522	302,388	303,236	304,127
Income Taxes (Savings) at 42.00%	68,258	85,033	112,316	112,490	112,833	126,285	126,639	127,003	127,359	127,734

Tenant. Net Cash Flow & Net Effective Rent (Before Tax)

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TENANT

Year	Tenant Leasehold	Financing of Improvements		Operating Cash Flow	Termination Costs	Overall Rental Costs
	Improvements	Borrow	Paid Back	(Before Tax)	(Before Tax)	(Before Tax)
Year 1 Jan-Year 1 Dec	\$ 25,000	\$ (35,000)	-	\$ 164,417	-	\$ 154,417
Year 2 Jan-Year 2 Dec	-	-	-	204,072	-	204,072
Year 3 Jan-Year 3 Dec	-	-	-	269,283	-	269,283
Year 4 Jan-Year 4 Dec	-	-	-	269,965	-	269,965
Year 5 Jan-Year 5 Dec	-	-	-	271,065	-	271,065
Year 6 Jan-Year 6 Dec	-	-	-	303,397	-	303,397
Year 7 Jan-Year 7 Dec	-	-	-	304,562	-	304,562
Year 8 Jan-Year 8 Dec	-	-	-	305,773	-	305,773
Year 9 Jan-Year 9 Dec	-	-	-	306,990	-	306,990
Year 10 Jan-Year 10 Dec	-	-	-	308,277	10,000	318,277
Total Rental Costs (Before Tax)						2,707,801
Net Present Value (NPV) at 13.00%						1,380,801

Before Tax Summary

Total Rentable Area 8,400 Sq. Ft
Total Usable Area 7,119 Sq. Ft

Total Rental Costs \$ 2,707,801
Average Annual Rental Costs \$ 270,780 per Year
Average Monthly Rental Costs \$ 22,565 per Month

	<u>Rentable Area</u>	<u>Usable Area</u>
Total Rate	\$ 322.36 Sq. Ft	\$ 380.36 Sq. Ft
Average Effective Annual Rate	\$ 32.24 Sq. Ft per Yr	\$ 38.04 Sq. Ft per Yr
Average Effective Monthly Rate	\$ 2.69 Sq. Ft per Mo	\$ 3.17 Sq. Ft per Mo

Net Present Value at 13.00% \$ 1,380,801

Net Effective Rent at 13.00%
\$ 16.44 Sq. Ft per Yr \$ 19.40 Sq. Ft per Yr
\$ 1.37 Sq. Ft per Mo \$ 1.62 Sq. Ft per Mo

Tenant. Net Cash Flow & Net Effective Rent (After Tax)

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TENANT

Year	Tenant Leasehold	Financing of Improvements		Operating Cash Flow (After Tax)	Termination Costs and Tax Recoveries (After Tax)	Overall Rental Costs (After Tax)
	Improvements	Borrow	Paid Back			
Year 1 Jan-Year 1 Dec	\$ 25,000	\$ (35,000)	-	\$ 96,159	-	\$ 86,159
Year 2 Jan-Year 2 Dec	-	-	-	119,039	-	119,039
Year 3 Jan-Year 3 Dec	-	-	-	156,967	-	156,967
Year 4 Jan-Year 4 Dec	-	-	-	157,475	-	157,475
Year 5 Jan-Year 5 Dec	-	-	-	158,232	-	158,232
Year 6 Jan-Year 6 Dec	-	-	-	177,112	-	177,112
Year 7 Jan-Year 7 Dec	-	-	-	177,923	-	177,923
Year 8 Jan-Year 8 Dec	-	-	-	178,770	-	178,770
Year 9 Jan-Year 9 Dec	-	-	-	179,631	-	179,631
Year 10 Jan-Year 10 Dec	-	-	-	180,543	2,873	183,417
Total Rental Costs (After Tax)						1,574,724
Net Present Value (NPV) at 7.54%						1,039,766

After Tax Summary

Total Rentable Area 8,400 Sq. Ft
Total Usable Area 7,119 Sq. Ft

Total Rental Costs \$ 1,574,724
Average Annual Rental Costs \$ 157,472 per Year
Average Monthly Rental Costs \$ 13,123 per Month

	<u>Rentable Area</u>	<u>Usable Area</u>
Total Rate	\$ 187.47 Sq. Ft	\$ 221.20 Sq. Ft
Average Effective Annual Rate	\$ 18.75 Sq. Ft per Yr	\$ 22.12 Sq. Ft per Yr
Average Effective Monthly Rate	\$ 1.56 Sq. Ft per Mo	\$ 1.84 Sq. Ft per Mo

Net Present Value at 7.54% \$ 1,039,766

Net Effective Rent at 7.54%
\$ 12.38 Sq. Ft per Yr \$ 14.61 Sq. Ft per Yr
\$ 1.03 Sq. Ft per Mo \$ 1.22 Sq. Ft per Mo

Tenant. Rental Expenses & Effective Rent (Before Tax)

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Year	Rent	General Expenses	Sublease Revenue	Sublease Vacancy	Rental Expense (Before Tax)	Equiv. Rent Rates			
						Rentable Area		Usable Area	
						\$ per Sq. Ft per Yr.	Mo.	\$ per Sq. Ft per Yr.	Mo.
Year 1 Jan	-	-	-	-	-	-	-	-	-
Year 1 Jan-Year 1 Dec	210,650	13,500	(64,800)	-	159,350	18.97	1.58	22.38	1.87
Year 2 Jan-Year 2 Dec	249,900	13,905	(64,800)	-	199,005	23.69	1.97	27.95	2.33
Year 3 Jan-Year 3 Dec	249,900	14,316	-	-	264,216	31.45	2.62	37.11	3.09
Year 4 Jan-Year 4 Dec	250,150	14,748	-	-	264,898	31.54	2.63	37.21	3.10
Year 5 Jan-Year 5 Dec	250,800	15,198	-	-	265,998	31.67	2.64	37.36	3.11
Year 6 Jan-Year 6 Dec	282,676	15,654	-	-	298,330	35.52	2.96	41.91	3.49
Year 7 Jan-Year 7 Dec	283,376	16,119	-	-	299,495	35.65	2.97	42.07	3.51
Year 8 Jan-Year 8 Dec	284,101	16,605	-	-	300,706	35.80	2.98	42.24	3.52
Year 9 Jan-Year 9 Dec	284,826	17,097	-	-	301,923	35.94	3.00	42.41	3.53
Year 10 Jan-Year 10 Dec	285,601	17,610	-	-	303,211	36.10	3.01	42.59	3.55
Total Rental Costs					\$ 2,657,132				
Net Present Value at 13.00%					\$ 1,360,361				

Before Tax Financial Summary

Total Rentable Area	8,400 Sq. Ft
Total Usable Area	7,119 Sq. Ft
Total Rental Costs	\$ 2,657,132
Average Annual Rental Costs	\$ 265,713 per Year
Average Monthly Rental Costs	\$ 22,143 per Month

	<u>Rentable Area</u>	<u>Usable Area</u>
Total Rate	\$ 316.33 Sq. Ft	\$ 373.25 Sq. Ft
Average Effective Annual Rate	\$ 31.63 Sq. Ft per Yr	\$ 37.32 Sq. Ft per Yr
Average Effective Monthly Rate	\$ 2.64 Sq. Ft per Mo	\$ 3.11 Sq. Ft per Mo
Net Present Value (NPV) at 13.00%	\$ 1,360,361	
Overall Net Effective Rent at 13.00%	\$ 16.19 Sq. Ft per Yr	\$ 19.11 Sq. Ft per Yr
	\$ 1.35 Sq. Ft per Mo	\$ 1.59 Sq. Ft per Mo

Tenant. Rental Expenses & Effective Rent (After Tax)

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Year	Rent	General Expenses	Sublease Revenue	Sublease Vacancy	Rental Expense (After Tax)	Equiv. Rent Rates			
						Rentable Area		Usable Area	
						\$ per Sq. Ft per Yr.	Mo.	\$ per Sq. Ft per Yr.	Mo.
Year 1 Jan	-	-	-	-	-	-	-	-	-
Year 1 Jan-Year 1 Dec	122,177	7,830	(37,584)	-	92,423	11.00	0.92	12.98	1.08
Year 2 Jan-Year 2 Dec	144,942	8,065	(37,584)	-	115,423	13.74	1.15	16.21	1.35
Year 3 Jan-Year 3 Dec	144,942	8,303	-	-	153,245	18.24	1.52	21.53	1.79
Year 4 Jan-Year 4 Dec	145,087	8,554	-	-	153,641	18.29	1.52	21.58	1.80
Year 5 Jan-Year 5 Dec	145,464	8,815	-	-	154,279	18.37	1.53	21.67	1.81
Year 6 Jan-Year 6 Dec	163,952	9,079	-	-	173,031	20.60	1.72	24.31	2.03
Year 7 Jan-Year 7 Dec	164,358	9,349	-	-	173,707	20.68	1.72	24.40	2.03
Year 8 Jan-Year 8 Dec	164,779	9,631	-	-	174,409	20.76	1.73	24.50	2.04
Year 9 Jan-Year 9 Dec	165,199	9,916	-	-	175,115	20.85	1.74	24.60	2.05
Year 10 Jan-Year 10 Dec	165,649	10,214	-	-	175,862	20.94	1.74	24.70	2.06
Total Rental Costs					\$ 1,541,135				
Net Present Value at 7.54%					\$ 1,020,947				

After Tax Financial Summary

Total Rentable Area	8,400 Sq. Ft
Total Usable Area	7,119 Sq. Ft
Total Rental Costs	\$ 1,541,135
Average Annual Rental Costs	\$ 154,114 per Year
Average Monthly Rental Costs	\$ 12,843 per Month

	<u>Rentable Area</u>	<u>Usable Area</u>
Total Rate	\$ 183.47 Sq. Ft	\$ 216.48 Sq. Ft
Average Effective Annual Rate	\$ 18.35 Sq. Ft per Yr	\$ 21.65 Sq. Ft per Yr
Average Effective Monthly Rate	\$ 1.53 Sq. Ft per Mo	\$ 1.80 Sq. Ft per Mo
Net Present Value (NPV) at 7.54%	\$ 1,020,947	
Overall Net Effective Rent at 7.54%	\$ 12.15 Sq. Ft per Yr	\$ 14.34 Sq. Ft per Yr
	\$ 1.01 Sq. Ft per Mo	\$ 1.20 Sq. Ft per Mo

Tenant. Expense Calculations Yearly
 Capital Plaza
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 Lease Analysis Tenant Office

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
GENERAL EXPENSES										
Sign Rental	6,000	6,180	6,360	6,552	6,756	6,960	7,164	7,380	7,596	7,824
Parking	7,500	7,725	7,956	8,196	8,442	8,694	8,955	9,225	9,501	9,786
General Expenses Total	13,500	13,905	14,316	14,748	15,198	15,654	16,119	16,605	17,097	17,610
RENT										
105 CTA Realty										
Base Rent	153,400	153,400	153,400	153,400	153,400	177,826	177,826	177,826	177,826	177,826
Free Rent Adjustment	(38,350)	-	-	-	-	-	-	-	-	-
	115,050	153,400	153,400	153,400	153,400	177,826	177,826	177,826	177,826	177,826
Additional Rent (TIM's)	53,100	54,693	56,345	57,997	59,767	61,537	63,425	65,313	67,260	69,266
Recoverable Expense Cap Adjustment	-	(693)	(2,345)	(3,997)	(5,767)	(7,537)	(9,425)	(11,313)	(13,260)	(15,266)
	53,100	54,000	54,000	54,000	54,000	54,000	54,000	54,000	54,000	54,000
Tenant Total	168,150	207,400	207,400	207,400	207,400	231,826	231,826	231,826	231,826	231,826
306 CTA Realty										
Base Rent	42,500	42,500	42,500	42,500	42,500	49,275	49,275	49,275	49,275	49,275
Additional Rent (TIM's)	20,000	20,600	21,225	21,850	22,500	23,175	23,875	24,600	25,325	26,100
Recoverable Expense Stop Adjustment	(20,000)	(20,600)	(21,225)	(21,600)	(21,600)	(21,600)	(21,600)	(21,600)	(21,600)	(21,600)
	-	-	-	250	900	1,575	2,275	3,000	3,725	4,500
Tenant Total	42,500	42,500	42,500	42,750	43,400	50,850	51,550	52,275	53,000	53,775
Rental Total	210,650	249,900	249,900	250,150	250,800	282,676	283,376	284,101	284,826	285,601
TOTAL EXPENSES	224,150	263,805	264,216	264,898	265,998	298,330	299,495	300,706	301,923	303,211
SUB LEASE REVENUE										
Suite 105 sublease for 2 yrs	64,800	64,800	-	-	-	-	-	-	-	-
Sub Lease Revenue Total	64,800	64,800	-	-	-	-	-	-	-	-

Termination Costs (Before Tax)

Cleanup and restoration costs	<u>\$</u>	<u>10,000</u>
Cash Flow before Tax		10,000

Termination Costs & Tax Recoveries (After Tax)

Before Tax Costs			10,000
Less: Tax Recovery from write off of Leasehold Improvements			
No. 105 Leasehold Improvements			
Undepreciated Balance	\$	10,182	
Value on Termination of Lease		<u>-</u>	
Write Off & Tax Recovery (%)		10,182 x 42.00%	4,276
No. 306 Leasehold Improvements			
Undepreciated Balance	\$	6,786	
Value on Termination of Lease		<u>-</u>	
Write Off & Tax Recovery (%)		6,786 x 42.00%	2,850
After Tax Termination Costs and Tax Recoveries			<u>2,873</u>

Capital Cost Allowance SchedulesCapital Plaza
Office Lease Analysis Tenant

September 24, 2009

Investit Decisions
Lease Analysis Tenant Office**Combined Depreciation Schedule**

<u>Comencing</u>	<u>Value of Improvements</u>	<u>CCA Avaliable</u>	<u>CCA Claimed</u>	<u>Undepreciated Balance</u>
Yr. 1 Jan-Yr. 1 Dec	\$ 25,000	\$ 500	\$ 500	\$ 24,500
Yr. 2 Jan-Yr. 2 Dec	-	980	980	23,520
Yr. 3 Jan-Yr. 3 Dec	-	940	940	22,580
Yr. 4 Jan-Yr. 4 Dec	-	903	903	21,677
Yr. 5 Jan-Yr. 5 Dec	-	867	867	20,810
Yr. 6 Jan-Yr. 6 Dec	-	832	832	19,978
Yr. 7 Jan-Yr. 7 Dec	-	799	799	19,179
Yr. 8 Jan-Yr. 8 Dec	-	767	767	18,412
Yr. 9 Jan-Yr. 9 Dec	-	737	737	17,675
Yr. 10 Jan-Yr. 10 Dec	-	707	707	16,968
Total	\$ 25,000		\$ 8,032	

Capital Cost Allowance Schedules

Capital Plaza
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No. 105 Leashold Improvements

Starting Date: Year 1 January
Amount \$ 15,000
CCA Claim: Full CCA Claim
CCA Method: Building
CCA Rate: 4.0%
First Year Rate: 50.0%
Claim CCA in last Year: Yes

<u>Comencing</u>	<u>Value of Improvements</u>	<u>CCA Available</u>	<u>CCA Claimed</u>	<u>Undepreciated Balance</u>
Yr. 1 Jan-Yr. 1 Dec	\$ 15,000	\$ 300	\$ 300	\$ 14,700
Yr. 2 Jan-Yr. 2 Dec		588	588	14,112
Yr. 3 Jan-Yr. 3 Dec		564	564	13,548
Yr. 4 Jan-Yr. 4 Dec		542	542	13,006
Yr. 5 Jan-Yr. 5 Dec		520	520	12,486
Yr. 6 Jan-Yr. 6 Dec		499	499	11,987
Yr. 7 Jan-Yr. 7 Dec		479	479	11,508
Yr. 8 Jan-Yr. 8 Dec		460	460	11,048
Yr. 9 Jan-Yr. 9 Dec		442	442	10,606
Yr. 10 Jan-Yr. 10 Dec		424	424	10,182
Total	\$ 15,000		\$ 4,818	

Capital Cost Allowance Schedules

Capital Plaza
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No. 306 Leasehold Improvements

Starting Date: Year 1 January
Amount \$ 10,000
CCA Claim: Full CCA Claim
CCA Method: Building
CCA Rate: 4.0%
First Year Rate: 50.0%
Claim CCA in last Year: Yes

<u>Comencing</u>	<u>Value of Improvements</u>	<u>CCA Available</u>	<u>CCA Claimed</u>	<u>Undepreciated Balance</u>
Yr. 1 Jan-Yr. 1 Dec	\$ 10,000	\$ 200	\$ 200	\$ 9,800
Yr. 2 Jan-Yr. 2 Dec		392	392	9,408
Yr. 3 Jan-Yr. 3 Dec		376	376	9,032
Yr. 4 Jan-Yr. 4 Dec		361	361	8,671
Yr. 5 Jan-Yr. 5 Dec		347	347	8,324
Yr. 6 Jan-Yr. 6 Dec		333	333	7,991
Yr. 7 Jan-Yr. 7 Dec		320	320	7,671
Yr. 8 Jan-Yr. 8 Dec		307	307	7,364
Yr. 9 Jan-Yr. 9 Dec		295	295	7,069
Yr. 10 Jan-Yr. 10 Dec		283	283	6,786
Total	\$ 10,000		\$ 3,214	

Input Data Summary
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Lease Analysis. Tenant Perspective

Note

For information on Revenue, Expenses and Vacancy inputs and projections see the Revenue, Expense and Vacancy projection description reports.

Project Information

Analysis Period 10 years
 Starting date January Year 1

Building Area 0 Sq. Ft
 Office

 Rentable Area 0 Sq. Ft
 Usable Area 0 Sq. Ft
 Add On Factor 0%

Tenant Information

Marginal Tax Rate 42.00%
 Capital Gain. 0% added to income

Discount Rate

 Before Tax: 13.00%
 After Tax: 7.54%

Leasehold Improvements

Total Invested in Year 1 is \$ 25,000

	CCA Class	Date	Amount	CCA Rate	First Year	Claim CCA in Last Year
No. 105 Leashold Improvements	Building	Jan, Year 1	\$ 15,000	4.00%	50.00%	Yes
No. 306 Leasehold Improvements	Building	Jan, Year 1	\$ 10,000	4.00%	50.00%	Yes

Financing

Leasehold Improvement Loan

Starts: January Year 1
 Type: Standard Mortgage

Input Data Summary
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Amount: \$ 35,000
Interest Rate: Fixed
Payment Frequency: Monthly
Compounding Frequency: Semi-annually
Addit. Payments/Borrowing: No
Rounding: Up to Nearest Cent
No of Terms: 1

Term	Time Period	Nominal Annual Interest Rate	Amortization
1	10 yrs & 0 mos	8.000%	10 yrs & 0 mos

Lease Termination Information

Termination Expenses

Cleanup and restoration costs \$ 10,000

Value of Leasehold improvements on termination of the Lease

No. 105 Leashold Improvements \$ 0

No. 306 Leasehold Improvement: \$ 0

GENERAL EXPENSES PROJECTIONS

Sign Rental

Entry Choice: \$ per Month

Year 1 Jan \$500 per Month paid monthly for 12 months
Compounding at 3.00% per year for next 9 years

Parking

Entry Choice: \$ per Space per Month

Quantity: 25

Year 1 Jan \$25.00 per Space per Month paid monthly for 12 months
Compounding at 3.00% per year for next 9 years

SUBLEASE REVENUE PROJECTIONS

Suite 105 sublease for 2 yrs

Entry Choice: \$ per Sq. Ft per Year

Quantity: 2,400

Year 1 Jan \$27.00 per Sq. Ft per Year paid monthly for 12 months
Constant per year for next 1 year

RENT ROLL REVENUE PROJECTIONS

105 CTA Realty

Base Rent

Entry Choice: \$ per Unit of Tenant's Rentable Area per Year

Quantity: 5,900

Year 1 Jan Stepped Projection (Lease)
Term 1: \$26.00 per Unit of Tenant's Rentable Area per Year paid monthly for 5 years
Term 2: Increased by 3.00% compounding per year to \$30.14 per Unit of Tenant's Rentable Area per Year
paid monthly for 5 years

Free Rent

Entry Choice: % of Rent

Year 1 Jan 100.00%. Single Entry
Year 1 Feb 100.00%. Single Entry
Year 1 Mar 100.00%. Single Entry

Additional Rent (TIM's)

Entry Choice: \$ per Unit of Tenant's Rentable Area per Year

Projection Descriptions
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Quantity: 5,900

Year 1 Jan \$9.00 per Unit of Tenant's Rentable Area per Year paid monthly for 12 months
Compounding at 3.00% per year for next 9 years

Recoverable Expense Cap

Entry Choice: Amount

Year 1 Jan \$4,500 paid monthly
Constant for next 9 years and 11 months

306 CTA Realty

Base Rent

Entry Choice: \$ per Unit of Tenant's Rentable Area per Year

Quantity: 2,500

Year 1 Jan Stepped Projection (Lease)
Term 1: \$17.00 per Unit of Tenant's Rentable Area per Year paid monthly for 5 years
Term 2: Increased by 3.00% compounding per year to \$19.71 per Unit of Tenant's Rentable Area per Year
paid monthly for 5 years

Additional Rent (TIM's)

Entry Choice: \$ per Unit of Tenant's Rentable Area per Year

Quantity: 2,500

Year 1 Jan \$8.00 per Unit of Tenant's Rentable Area per Year paid monthly for 12 months
Compounding at 3.00% per year for next 9 years

Recoverable Expense Stop

Entry Choice: Amount

Year 1 Jan \$1,800 paid monthly
Constant for next 9 years and 11 months

Mortgage Schedule
 Capital Plaza
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Leasehold Improvement Loan

Amount: \$ 35,000
 Type: Standard Mortgage
 Analysis Start Date: January Year 1
 Mortgage Commences: January Year 1
 Payment Frequency: Monthly
 Payment Rounded: Up to Nearest Cent
 Compounding Frequency: Semi-annually
 Interest Rate: Fixed
 Additional Payment or Borrowing: No

Term	Start Date of (Balloon) Term	Time Period		Nominal Annual Interest Rate	Amortization	
		Years	Months		Years	Months
1	Year 1 Jan	10	0	8.000 %	10	0

	Outstanding Balance	End of Year Accrued Interest	Mortgage Payout
Payout at end of Analysis Period: Dec Year 10	-	-	-
Payout at end of last Term: Dec Year 10	-	-	-

Time Period	Payment	Interest Payment	Principal Payment	Additional Payment or (Borrowing)	Outstanding Balance
Year 1 Jan-Year 1 Dec	5,067.00	2,669.17	2,397.83	-	32,602.17
Year 2 Jan-Year 2 Dec	5,067.00	2,473.50	2,593.50	-	30,008.67
Year 3 Jan-Year 3 Dec	5,067.00	2,261.87	2,805.13	-	27,203.54
Year 4 Jan-Year 4 Dec	5,067.00	2,033.00	3,034.00	-	24,169.54
Year 5 Jan-Year 5 Dec	5,067.00	1,785.43	3,281.57	-	20,887.97
Year 6 Jan-Year 6 Dec	5,067.00	1,517.64	3,549.36	-	17,338.61
Year 7 Jan-Year 7 Dec	5,067.00	1,228.02	3,838.98	-	13,499.63
Year 8 Jan-Year 8 Dec	5,067.00	914.73	4,152.27	-	9,347.36
Year 9 Jan-Year 9 Dec	5,067.00	575.90	4,491.10	-	4,856.26
Year 10 Jan-Year 10 Dec	5,065.72	209.46	4,856.26	-	-
	50,668.72	15,668.72	35,000.00	-	