

		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
ARA Reg D Financial Income											
Offering Proceeds	126,238,075										
Cost of guarantee in dollars	25,500,000										
Investment Dollars for Technology	40,295,230										
Investment Dollars for Real Estate	60,442,845										
Investments by year Technology	40.00%	13,431,743	26,863,487	40,295,230	40,295,230	40,295,230	40,295,230	40,295,230	40,295,230	40,295,230	40,295,230
Investments by year Real Estate	60.00%	30,221,423	60,442,845	60,442,845	60,442,845	60,442,845	60,442,845	60,442,845	60,442,845	60,442,845	60,442,845
Shareholders % of ownership	70.00%										
Anticipated rate of return Technology	173.6760%	23,327,715	46,655,429	69,983,144	69,983,144	69,983,144	69,983,144	69,983,144	69,983,144	69,983,144	69,983,144
Anticipated rate of return Real Estate	120.00%	36,265,707	72,531,414	72,531,414	72,531,414	72,531,414	72,531,414	72,531,414	72,531,414	72,531,414	72,531,414
Total Income from Investments		59,593,422	119,186,843	142,514,558	142,514,558	142,514,558	142,514,558	142,514,558	142,514,558	142,514,558	142,514,558
Preferred Dividends on Shares	5.00%	2,979,671	5,959,342	7,125,728	7,125,728	7,125,728	7,125,728	7,125,728	7,125,728	7,125,728	7,125,728
Total Return to Shareholders	31.393%	39,629,625	79,259,251	94,772,181	94,772,181	94,772,181	94,772,181	94,772,181	94,772,181	94,772,181	94,772,181
Cummulative Cash Return		39,629,625	118,888,876	213,661,057	308,433,238	403,205,419	497,977,599	592,749,780	687,521,961	782,294,142	877,066,323
Cummulative Percentage Return		31.3928%	196.6964%	353.4927%	510.2891%	667.0854%	823.8818%	980.6782%	1137.4745%	1294.2709%	1451.0672%
Your Total Annual Return on Investment		39,629,625	79,259,251	94,772,181	94,772,181	94,772,181	94,772,181	94,772,181	94,772,181	94,772,181	94,772,181
Your Cummulative Return		39,629,625	118,888,876	213,661,057	308,433,238	403,205,419	497,977,599	592,749,780	687,521,961	782,294,142	877,066,323
Cummulative Percentage Return		31.393%	94.178%	169.252%	244.327%	319.401%	394.475%	469.549%	544.623%	619.697%	694.772%
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Cash Return on \$1.00 Invested		0.31	0.94	1.69	2.44	3.19	3.94	4.70	5.45	6.20	6.95

Cash Return on an Investment of	\$	1,000	Year 1	Year 2	Year 3
			313.93	941.78	1,692.52
			Year 4	Year 5	Year 6
			2,443.27	3,194.01	3,944.75
			Year 7	Year 8	Year 9
			4,695.49	5,446.23	6,196.97
			Year 10		
			6,947.72		

ARA Inc Real Estate Investments Income

Offering Proceeds 126,238,075
 Cost of guarantee in dollars 25,500,000

Investments by year Real Estate	60%	30,221,423	60,442,845	60,442,845	60,442,845	60,442,845	60,442,845	60,442,845	60,442,845	60,442,845	60,442,845
Shareholders % of ownership	70%										
Anticipated rate of return Real Estate	120%	36,265,707	72,531,414	72,531,414	72,531,414	72,531,414	72,531,414	72,531,414	72,531,414	72,531,414	72,531,414
Preferred Dividends on Shares	5%	3,787,142	3,787,142	3,787,142	3,787,142	3,787,142	3,787,142	3,787,142	3,787,142	3,787,142	3,787,142
Annual Return from Tech Fund Invested Funds	43.8797%	26,522,138	51,908,132	51,908,132	51,908,132	51,908,132	51,908,132	51,908,132	51,908,132	51,908,132	51,908,132
Cummulative Cash Return		26,522,138	78,430,270	130,338,403	182,246,535	234,154,667	286,062,800	337,970,932	389,879,065	441,787,197	493,695,330

Your Total Annual Return on Investment		26,522,138	51,908,132	51,908,132	51,908,132	51,908,132	51,908,132	51,908,132	51,908,132	51,908,132	51,908,132
Your Cummulative Return On Investment		26,522,138	78,430,270	130,338,403	182,246,535	234,154,667	286,062,800	337,970,932	389,879,065	441,787,197	493,695,330
Cummulative Percentage Return		43.8797%	129.7594%	215.6391%	301.5188%	387.3985%	473.2782%	559.1579%	645.0376%	730.9173%	816.7970%

Cash Return on \$1.00 Invested		0.44	1.30	2.16	3.02	3.87	4.73	5.59	6.45	7.31	8.17
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Cash Return on an Investment of	\$	1,000	Year 1	Year 2	Year 3
			438.80	1,297.59	2,156.39
			Year 4	Year 5	Year 6
			3,015.19	3,873.98	4,732.78
			Year 7	Year 8	Year 9
			5,591.58	6,450.38	7,309.17
			Year 10		
			8,168		

FDIC Note Example

Note Amount FDIC	4,000,000
Purchase Amount	800,000
New Note Amount	2,000,000
Profit on Note Purchase	1,200,000
Duration on loan in days	45
Reinvestments per year	8
Gross dollars per year	9,600,000
Return on Loaned Capital	1200.00%

ARA Inc Technology Investments Income

Investments by year Technology	40%	13,431,743	26,863,487	40,295,230	40,295,230	40,295,230	40,295,230	40,295,230	40,295,230	40,295,230	40,295,230
Shareholders % of ownership	70%										
Anticipated rate of return Technology	173.676%	23,327,715	46,655,429	69,983,144	69,983,144	69,983,144	69,983,144	69,983,144	69,983,144	69,983,144	69,983,144
Preferred Dividends on Shares	5%	2,014,762	2,524,762	2,524,762	2,524,762	2,524,762	2,524,762	2,524,762	2,524,762	2,524,762	2,524,762
Annual Return from Tech Fund Invested Funds	42.0244%	16,933,829	33,416,229	49,745,629	49,745,629	49,745,629	49,745,629	49,745,629	49,745,629	49,745,629	49,745,629
Cummulative Cash Return		16,933,829	50,350,057	100,095,686	149,841,315	199,586,944	249,332,573	299,078,203	348,823,832	398,569,461	448,315,090
Your Total Annual Return on Investment		16,933,829	33,416,229	49,745,629	49,745,629	49,745,629	49,745,629	49,745,629	49,745,629	49,745,629	49,745,629
Your Cummulative Return On Investment		16,933,829	50,350,057	100,095,686	149,841,315	199,586,944	249,332,573	299,078,203	348,823,832	398,569,461	448,315,090
Cummulative Percentage Return		42.0244%	124.9529%	248.4058%	371.8587%	495.3116%	618.7645%	742.2174%	865.6703%	989.1232%	1112.5761%
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Cash Return on \$1.00 Invested		0.42	1.25	2.48	3.72	4.95	6.19	7.42	8.66	9.89	11.13

Cash Return on an Investment of	\$	1,000	Year 1	Year 2	Year 3
			420.24	1,249.53	2,484.06
			Year 4	Year 5	Year 6
			3,718.59	4,953.12	6,187.64
			Year 7	Year 8	Year 9
			7,422.17	8,656.70	9,891.23
			Year 10		
			11,126		

Fire Inspection Company

New York City Fire Dept

Number of Inspections Per Yr	1,000,000
Fee per Inspection	160
Uncollectable rate	18.00%
uncollected Revenue	28,800,000
Gross Collected Revenue	131,200,000

Other Cities pending Contract

Memphis	150,000
Sacramento	175,000
Houston	205,000
San Diego	400,000
Los Angeles	1,000,000
Total Possible inspections	1,930,000
Ave Fee	100.00
Uncollectable rate	18.00%
uncollected Revenue	34,740,000
Gross Collected Revenue	158,260,000

Our contract % of Collected Revenue 1.50%

Cash distribution to USA Fund 1 4,341,900

Total Investment in Company 2,500,000

Annual Return on Investment 4,341,900

Annual ROI as a percentage of Inv 173.68%

Deposit Interest Rate Guarantee Amount Year	100% 5.50%	Discounted Value	Guarantee Purchase Cost	Year Held	Purchase Price	Annual Earned Int @ Interest Rate 5.500%	Accumulated Value
1		0.9450		1	25,500,000	1,402,500	26,902,500
2		0.8900		2		1,479,638	28,382,138
3		0.8350		3		1,561,018	29,943,155
4		0.7800		4		1,646,874	31,590,029
5		0.7250		5		1,737,452	33,327,480
6		0.6700		6		1,833,011	35,160,492
7		0.6150		7		1,933,827	37,094,319
8		0.5600		8		2,040,188	39,134,506
9		0.5050		9		2,152,398	41,286,904
10		0.4500	56,807,134	10		2,270,780	43,557,684
11		0.3950		11		2,395,673	45,953,356
12		0.3400		12		2,527,435	48,480,791
13		0.2850		13		2,666,443	51,147,234
14		0.2300		14		2,813,098	53,960,332
15		0.1750		15		2,967,818	56,928,151
16		0.1200		16		3,131,048	60,059,199
17		0.0650		17		3,303,256	63,362,455
18		0.0100		18		3,484,935	66,847,390
19		-0.0450		19		3,676,606	70,523,996
20		-0.1000	(12,623,808)	20		3,878,820	74,402,816
21		-0.1550		21		4,092,155	78,494,971
22		-0.2100		22		4,317,223	82,812,194
23		-0.2650		23		4,554,671	87,366,865
24		-0.3200		24		4,805,178	92,172,043
25		-0.3750		25		5,069,462	97,241,505
26		-0.4300	(54,282,372)	26		5,348,283	102,589,788
27		-0.4850		27		5,642,438	108,232,226
28		-0.5400		28		5,952,772	114,184,998
29		-0.5950		29		6,280,175	120,465,173
30		-0.6500		30		6,625,585	127,090,758

All Interest Earned to be added to Guar Fund -- with rising inflation the re-investment of the interest should be at higher returns and will shorten the term needed to fulfill the return of investor capital.

Fund Balance	126,238,075	100.000%
Funds used to Purchase Guarantee	25,500,000	20.200%
Available for Working Capital	100,738,075	79.800%

