

RISC™ Report - Detailed

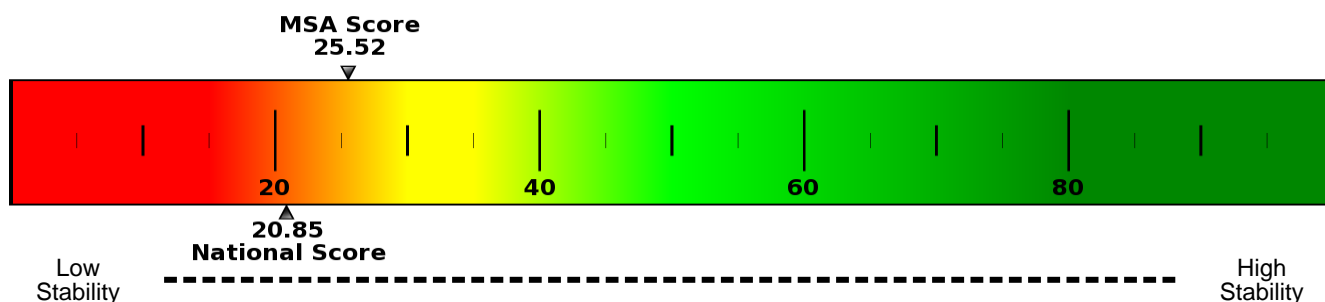
RISC™ Index

Neighborhood Scores



The **Rental Income Stability Composite (RISC™)** index is a composite index that reflects the relative stability of a property as it relates to factors that influence the non-equity income generation (current income rather than capital gain) of residential real estate investment property. The RISC index is computed over two data samples (MSA and USA) to allow property comparisons at the MSA (Metropolitan Statistical Area) and USA (national) levels, respectively. The RISC index ranges from 0 to 100, with higher scores reflecting greater rental income stability.

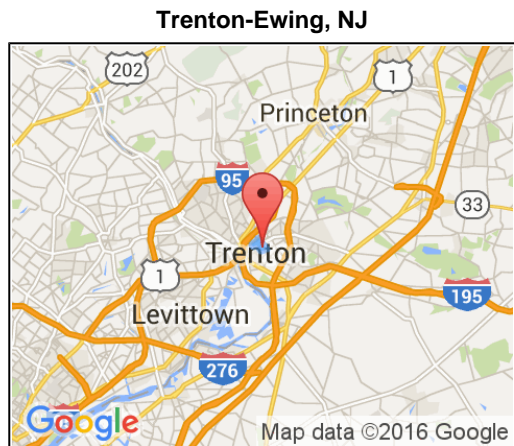
Income Stability Spectrum



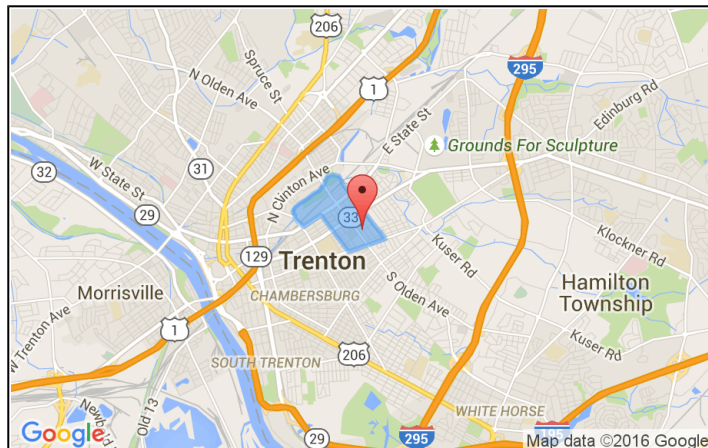
Income Stability reflects the likelihood of an event that will disrupt the rental income generation of a residential real estate investment property. A lower score indicates lower income stability and thus property location characteristics more likely to lead to interruption in rental income. Alternatively, higher scores reflect higher stability and a decreased potential for income disruption.

Location

MSA

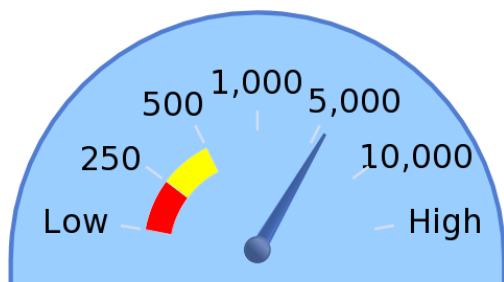


Neighborhood Map



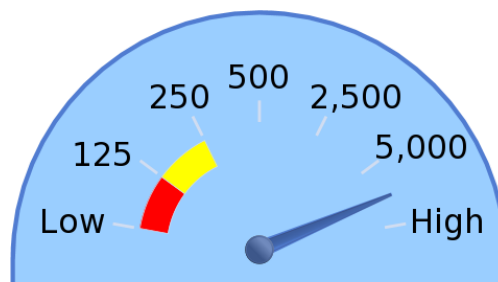
Population & Density

Population



4,481
People

Population Density

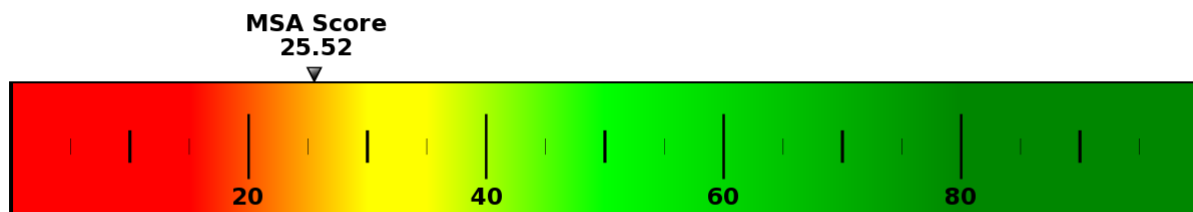


2,960
People per Sq. Mile

Population and Population Density - Data sampling within a neighborhood may influence the precision of the RISC index. Population and Population Density are two primary indicators of data sampling "strength". Accordingly, low population and/or population density may alter the precision of the RISC score.

RISC Influences

RISC Influences Graph



RISC Attributes, Influence, and Detailed Data - The RISC score is a composite index incorporating more than 15 unique data elements in the sectors of housing, economic, occupancy characteristics, social characteristics, and other localized data. Each data sector can have a positive or negative influence on the RISC score.

House Value

Median Housing Value

\$87,663

\$108,805 for Trenton

\$311,586 for New Jersey

Average Annual Appreciation (5yr)

-2.58%

-0.56% for Trenton

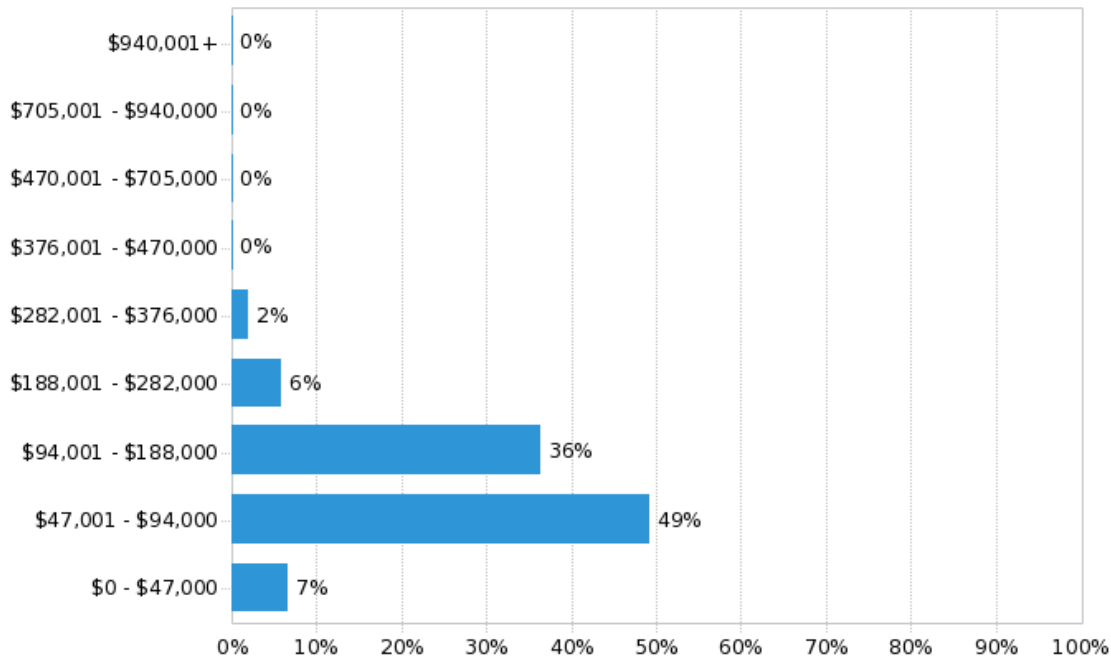
0.13% for New Jersey

Appreciation Rate Index (5yr)

2

Higher than 2%
of U.S. neighborhoods

Housing Values



Appreciation Rates

This Neighborhood

	Average Annual	Total	Compared to U.S. *
1 Quarter	2.62%	0.65%	42
1 Year	1.06%	1.06%	8
2 Years	0.37%	0.75%	4
5 Years	-2.58%	-12.27%	2
10 Years	-4.48%	-36.76%	4
Since 1990	0.90%	25.91%	2

Trenton (citywide)

	Average Annual	Total	Compared to U.S. *
1 Quarter	4.56%	1.12%	61
1 Year	2.96%	2.96%	32
2 Years	2.25%	4.54%	22
5 Years	-0.56%	-2.78%	15
10 Years	-1.72%	-15.96%	17
Since 1990	1.72%	55.08%	12

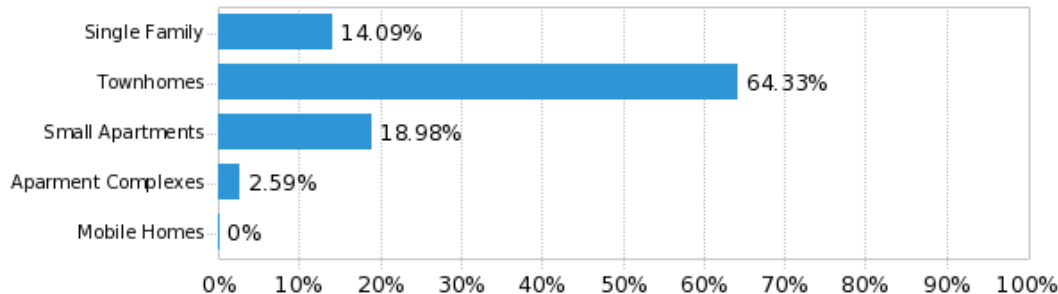
New Jersey

	Average Annual	Total	Compared to U.S. *
1 Quarter	0.82%	0.20%	21
1 Year	2.67%	2.67%	15
2 Years	3.09%	6.28%	15
5 Years	0.13%	0.64%	8
10 Years	-1.22%	-11.59%	13
Since 1990	2.73%	99.91%	25

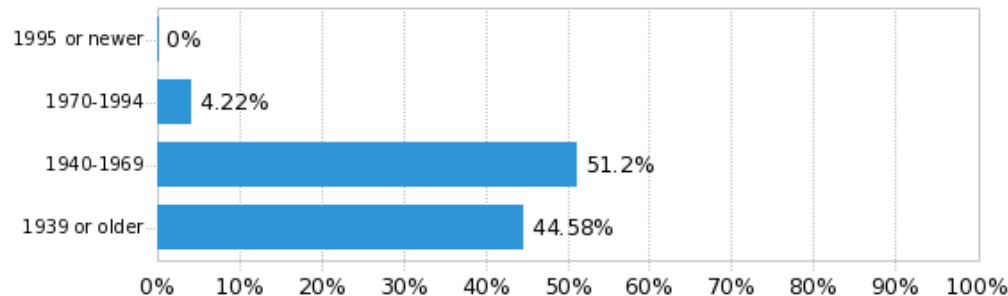
* 100 is Highest

Housing Profile

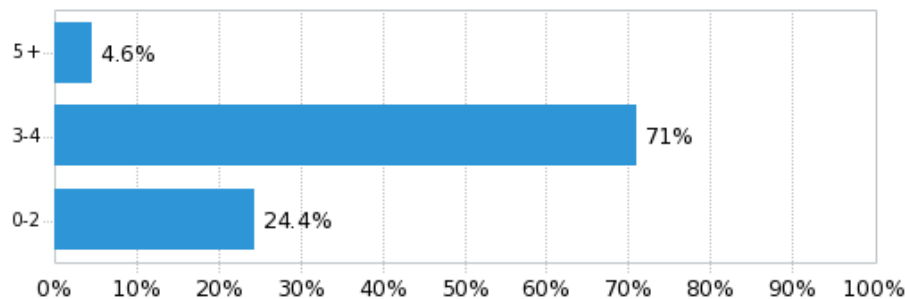
Housing Types



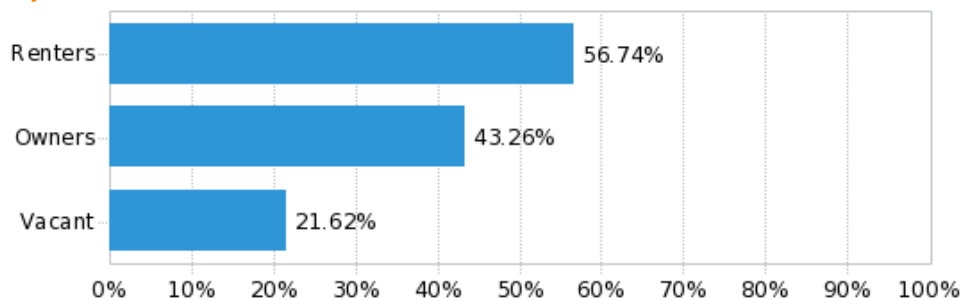
Year Built



Number of Bedrooms



Occupancy



Crime

Total Crime Index

36

Safer than 36% of the
neighborhoods in the U.S.

Rank in Trenton

33 of 55

33rd safest neighborhood
in Trenton

Crime Rate

33.50 crimes

per 1,000 residents
89 crime incident(s)

Violent Crime

Violent Crime Index

5

Safer than 5% of the
neighborhoods in the U.S.

Chance of being a victim of violent crime

1 in 65

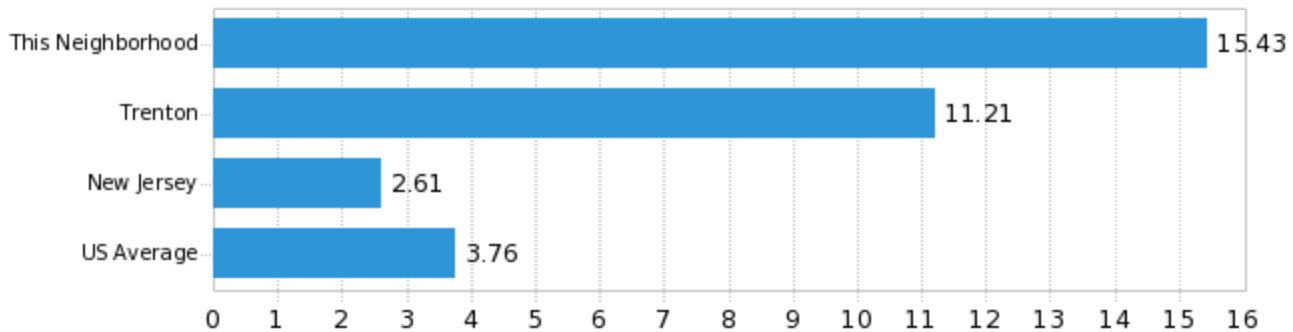
1 in 89 for Trenton
1 in 383 for NJ

Crime Rate

15.43 crimes

per 1,000 residents
41 violent crime incident(s)

Violent Crimes Per 1,000 Residents



Property Crime

Property Crime Index

62

Safer than 62% of the
neighborhoods in the U.S.

Chance of being a victim of property crime

1 in 55

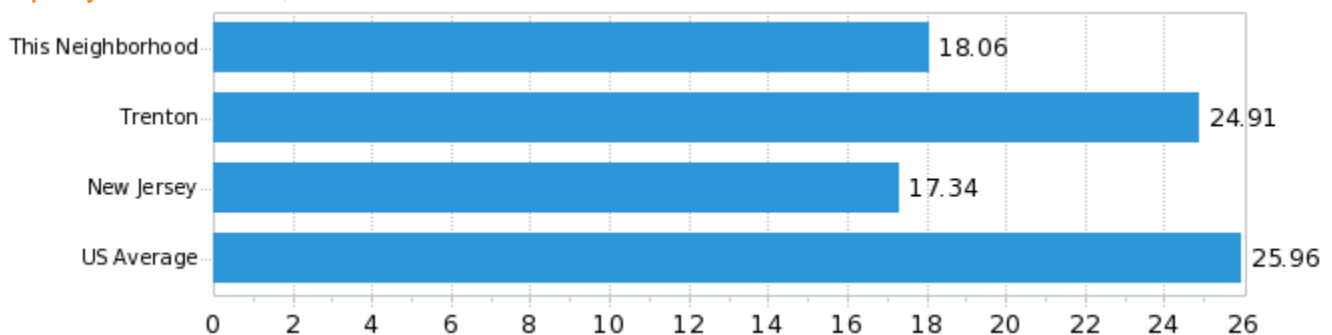
1 in 40 for Trenton
1 in 58 for NJ

Crime Rate

18.06 crimes

per 1,000 residents
48 property crime incident(s)

Property Crime Per 1,000 Residents



Crime Density

Crime Density Index

12

Fewer crimes per square mile
than 12% of the neighborhoods in the U.S.

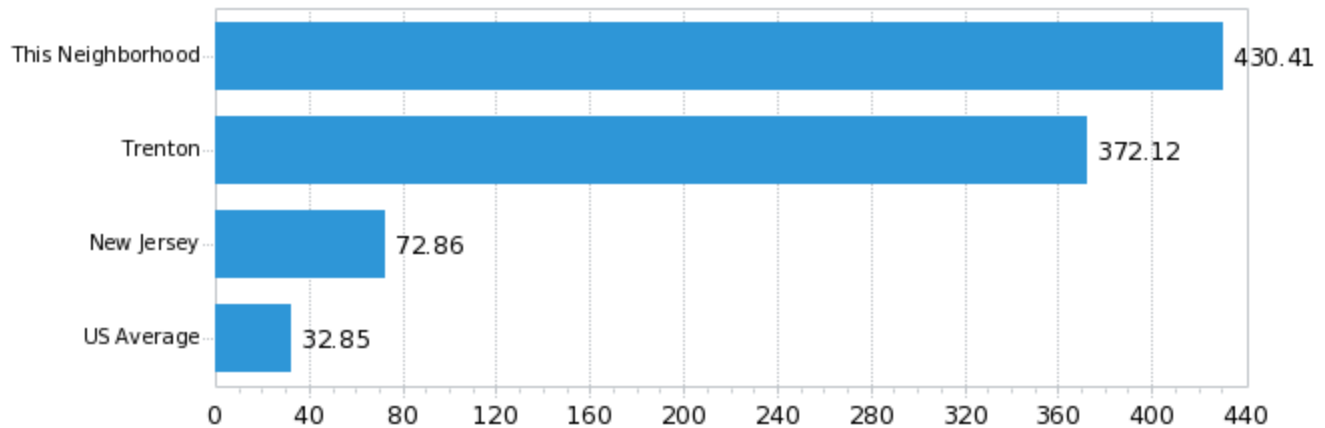
Crimes Per Square Mile

430.41 crimes

per square mile

89 crime incident(s)

Crimes Per Square Mile



Public Schools

Neighborhood Education Index

11

Better than 11% of the neighborhoods in US

TRENTON PUBLIC SCHOOL DISTRICT

108 NORTH CLINTON AVENUE, TRENTON, NJ 8609 (609) 656-4900

District Education Index

4

This district is better than:
4.02% of all US School Districts
0.79% of all New Jersey districts

Students Per Classroom

9

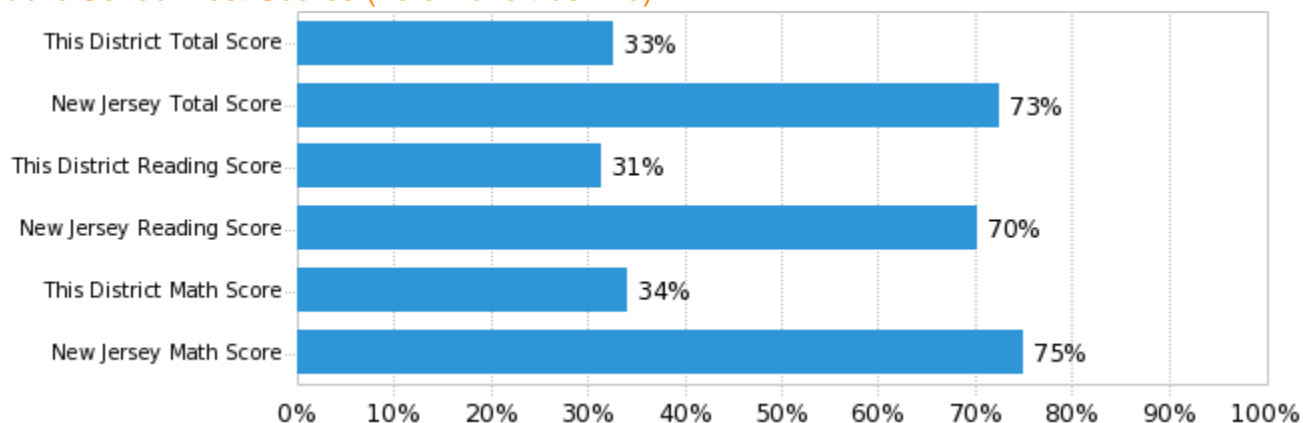
12 New Jersey average
16 US Average

Enrolled Students

10,388

22 schools in this district

Public School Test Scores (no child left behind)



Important Economic Groups

Educational Environment	This Neighborhood
Adults with a college degree or higher	9.6%
Children in neighborhood living in poverty	26.3%

Educational Expenditures

For this district	Per student	Total	% of total
Total	\$25,261	\$306,643,000	100.0%
Instructional	\$11,344	\$137,710,000	44.9%
Support	\$7,546	\$91,606,000	29.9%
Student	\$2,239	\$27,174,000	8.9%
Staff	\$484	\$5,875,000	1.9%
General Administration	\$288	\$3,497,000	1.1%
School Administration	\$988	\$11,995,000	3.9%
Operation	\$2,419	\$29,370,000	9.6%
Transportation	\$536	\$6,504,000	2.1%
Other	\$592	\$7,191,000	2.3%
Non-Instructional	\$6,370	\$77,327,000	25.2%

Appendix

The **Rental Income Stability Composite (RISC™)** score is a composite index incorporating a wide array of information across multiple data sectors. This data has demonstrated a significant influence on historical investment performance. Housing, economic, occupancy characteristics, social characteristics, and other neighborhood-level data are utilized in the formulation of this rental income-focused Index. Hence, the RISC™ score is deemed a work of art. RentFax, LLC disclaims all warranties, expressed or implied, including any implied warranties of the application of the RISC score to any investing, lending, management or other investment property decision.

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