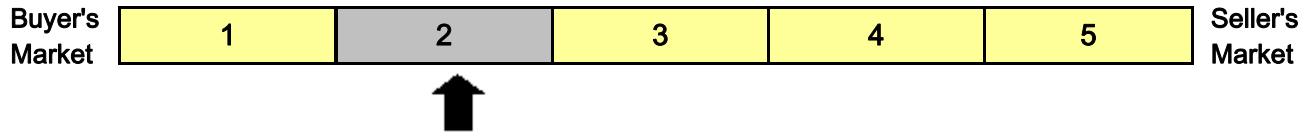


Charles County, MD



Labor Market :

Employment increased by 894 jobs in Charles County during July and August. However, the number of job seekers also increased. The combined effect of these two trends was an increase in the average monthly unemployment rate from 5.8% for the second quarter to 6.2% in the first two months of the third quarter. The solid job growth may provide home sales, while historically low mortgage rates boost affordability.

Housing Market :

	Q2' 09	Q3' 09	Q4' 09 (Forecast)
Average Price	\$279,900	\$269,500	↔
# Homes on the Market *	1,292	1,622	↑
# Homes Sold **	201	362	↔
# New Homes Built ***	153	81	↑
Avg # of Days on Market	148	92	↑

* Available as of Sep. 30, 2009.

** May not add to total of zip codes.

*** During the first two months of 3rd quarter.

Data by Zip Codes for Q3 2009

Zip Code	Average Price	Price Change ****	Total # Homes Sold (Quarter)	% Change in # Homes Sold ****	Average Days on Market	% of Asking Price (Sold/Original List Price)
20601	\$252,100	-14.43%	51	-13.56%	85	95.7%
20602	\$218,200	-18.03%	64	-11.11%	76	97.0%
20603	\$276,900	-14.51%	85	-4.49%	72	96.2%
20611	\$290,000	N/A	1	N/A	12	96.7%
20612	\$289,500	N/A	1	N/A	0	100.0%
20616	\$212,500	-22.78%	15	-6.25%	94	94.7%
20617	\$300,000	-42.53%	1	-50.00%	286	89.5%
20625	\$162,200	-46.40%	4	33.33%	109	93.6%

**** % Change of current quarter compared to the same quarter to year ago.

Charles County, MD

Data by Zip Codes for Q3 2009

Zip Code	Average Price	Price Change ****	Total # Homes Sold (Quarter)	% Change in # Homes Sold ****	Average Days on Market	% of Asking Price (Sold/Original List Price)
20632	\$252,000	-47.93%	1	0.00%	404	88.4%
20637	\$419,000	-8.36%	12	-33.33%	237	97.1%
20640	\$205,500	-26.37%	33	57.14%	112	98.5%
20645	\$509,900	N/A	6	N/A	138	91.6%
20646	\$335,600	2.41%	36	-21.74%	76	95.4%
20658	\$162,300	28.30%	3	200.00%	173	85.2%
20662	\$274,400	-2.52%	5	150.00%	127	94.0%
20664	\$312,100	9.70%	8	100.00%	65	91.5%
20675	\$328,500	-14.34%	2	0.00%	90	99.5%
20677	\$322,100	-10.43%	7	75.00%	83	92.7%
20695	\$288,100	-14.61%	20	-16.67%	108	94.8%
OTHER	\$320,100	-5.55%	7	-22.22%	127	93.6%

**** % Change of current quarter compared to the same quarter to year ago.