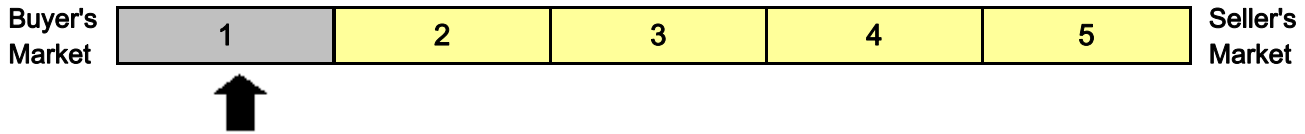


## St. Mary's County, MD



### Labor Market :

St Mary's County saw 329 layoffs occur during April and May. Despite the decline in employment, the average monthly unemployment rate fell from 5.6% during the first quarter to 5.4% in the first two months of the second quarter. Rising job losses are hurting demand, but historically low mortgage rates are improving affordability.

### Housing Market :

	Q1' 09	Q2' 09	Q3' 09 (Forecast)
Average Price	\$291,500	\$286,000	↔
# Homes on the Market *	1,130	955	↑
# Homes Sold **	150	133	↔
# New Homes Built ***	96	63	↑
Avg # of Days on Market	136	183	↑

\* Available as of Jun. 30, 2009.

\*\* May not add to total of zip codes.

\*\*\* During the first two months of 2nd quarter.

### Data by Zip Codes for Q2 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)
20606	\$365,000	N/A	1	N/A	326	85.9%
20609	\$502,000	48.52%	4	0.00%	244	86.4%
20618	\$235,000	3.84%	2	0.00%	235	94.2%
20619	\$260,500	-3.59%	16	-33.33%	173	89.8%
20620	\$247,000	N/A	3	N/A	90	93.3%
20624	\$299,000	-5.38%	2	100.00%	713	81.9%
20626	\$105,000	N/A	1	N/A	124	67.7%
20628	\$227,500	N/A	1	N/A	131	83.8%
20634	\$249,200	-13.02%	23	21.05%	168	93.9%

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

## St. Mary's County, MD

### Data by Zip Codes for Q2 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)
20636	\$333,400	-15.14%	9	-70.97%	329	92.2%
20650	\$332,600	-21.28%	16	-40.74%	199	93.3%
20653	\$246,800	-12.45%	34	-52.78%	134	93.9%
20659	\$313,000	-0.06%	16	-65.96%	122	100.4%
20684	\$417,000	82.10%	2	-33.33%	357	73.0%
20687	\$368,500	12.35%	2	0.00%	271	87.7%
20690	\$339,000	7.62%	1	-75.00%	129	85.8%

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