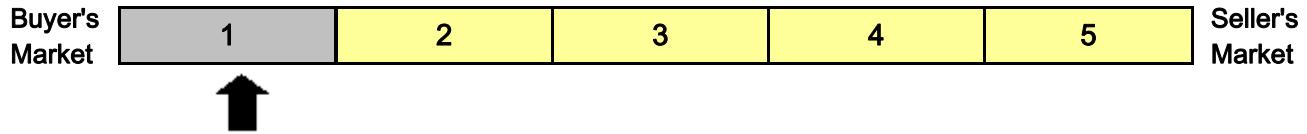


Page County, VA



Labor Market :

In the first two months of the second quarter, 295 jobs were added to the payrolls of Page County. As a result of these new jobs, the average monthly unemployment rate fell from 15.6% during the first quarter to 11.5% for April and May. This steady job creation may help to maintain demand for home purchases. Favorable mortgage rates should support this trend.

Housing Market :

| | Q1' 09 | Q2' 09 | Q3' 09 (Forecast) |
|-------------------------|-----------|-----------|----------------------|
| Average Price | \$126,800 | \$110,800 | ↔ |
| # Homes on the Market * | 237 | 195 | ↑ |
| # Homes Sold ** | 15 | 13 | ↔ |
| # New Homes Built *** | NA | NA | ↑ |
| Avg # of Days on Market | 136 | 201 | ↑ |

* 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) |
|----------|---------------|----------------------|------------------------------------|-------------------------------------|---------------------------|--|
| 22650 | \$100,000 | -53.49% | 1 | 0.00% | 109 | 78.2% |
| 22835 | \$120,000 | -46.14% | 8 | -42.86% | 237 | 82.2% |
| 22849 | \$88,500 | -51.77% | 3 | -62.50% | 176 | 83.6% |
| 22851 | \$115,000 | -9.95% | 1 | -66.67% | 82 | 83.5% |

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