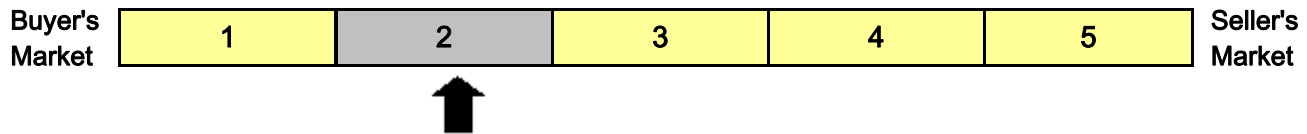


Stafford County, VA



Labor Market :

In the first two months of the second quarter, 360 jobs were added to the payrolls of Stafford County. As a result of these new jobs, the average monthly unemployment rate fell from 5.4% during the first quarter to 5.3% 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	\$236,900	\$247,200	↔
# Homes on the Market *	1,211	937	↑
# Homes Sold **	377	250	↔
# New Homes Built ***	72	52	↑
Avg # of Days on Market	82	133	↑

* 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)
22405	\$218,500	-24.86%	59	-30.59%	116	91.1%
22406	\$299,700	-11.72%	33	-36.54%	171	91.6%
22554	\$245,900	-22.43%	103	-55.02%	132	90.5%
22556	\$249,200	-22.78%	55	-45.00%	130	89.4%

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