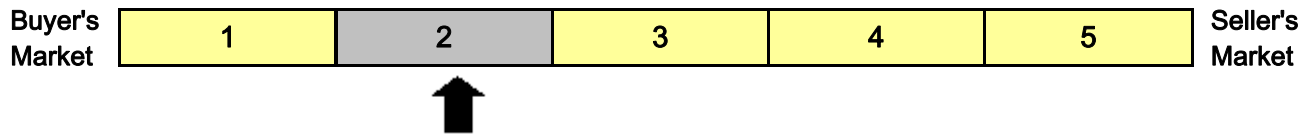


Warren County, VA



Labor Market :

In the first two months of the third quarter, 240 jobs were added to the payrolls of Warren County. As a result of these new jobs, the average monthly unemployment rate fell from 7.7% during the second quarter to 6.8% for July and August. This steady job creation may help to maintain demand for home purchases. Favorable mortgage rates should support this trend.

Housing Market :

	Q2' 09	Q3' 09	Q4' 09 <i>(Forecast)</i>
Average Price	\$143,300	\$184,300	
# Homes on the Market *	458	593	
# Homes Sold **	62	132	
# New Homes Built ***	12	10	
Avg # of Days on Market	152	114	

* 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)
22610	\$266,900	-10.47%	10	25.00%	95	95.0%
22630	\$166,800	-20.00%	93	17.72%	114	92.0%
22642	\$182,600	-5.24%	22	10.00%	133	94.3%
OTHER	\$304,400	4.97%	7	600.00%	90	90.8%

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