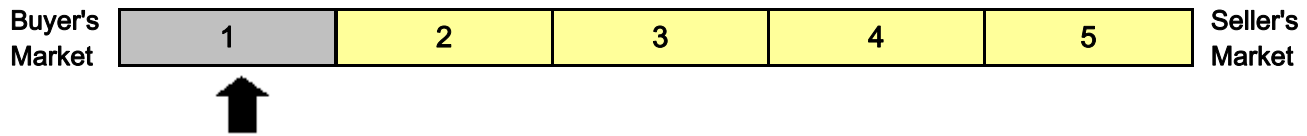


Westmoreland County, VA



Labor Market :

Westmoreland County saw 84 layoffs occur during July and August. Despite the decline in employment, the average monthly unemployment rate fell from 7.5% during the second quarter to 7.3% in the first two months of the third quarter. Rising job losses are hurting demand, but historically low mortgage rates are improving affordability.

Housing Market :

	Q2' 09	Q3' 09	Q4' 09 (Forecast)
Average Price	\$177,100	\$206,300	↔
# Homes on the Market *	280	345	↑
# Homes Sold **	15	48	↔
# New Homes Built ***	NA	NA	↑
Avg # of Days on Market	293	112	↑

* 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)
22443	\$207,300	-22.36%	39	-11.36%	87	93.8%
22469	\$555,000	81.97%	1	-50.00%	22	97.5%
22488	\$137,500	-73.84%	2	-33.33%	62	89.3%
22520	\$172,600	-28.82%	5	-54.55%	356	87.4%
22524	\$125,500	-61.38%	1	0.00%	78	73.9%

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