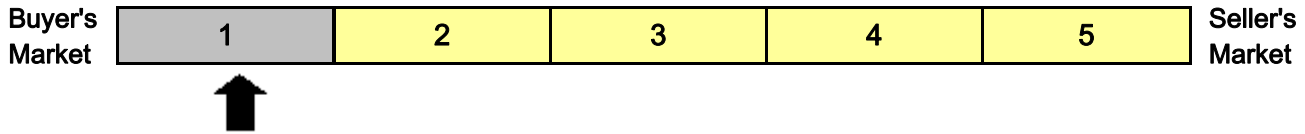


Berkeley County, WV



Labor Market :

Employment increased by 34 jobs in Berkeley County during April and May. However, the number of job seekers also increased. The combined effect of these two trends was an increase in the average monthly unemployment rate from 8.6% for the first quarter to 9.1% in the first two months of the second quarter. The solid job growth may provide home sales, while historically low mortgage rates boost affordability.

Housing Market :

	Q1' 09	Q2' 09	Q3' 09 <i>(Forecast)</i>
Average Price	\$169,800	\$165,700	
# Homes on the Market *	1,552	1,279	
# Homes Sold **	216	191	
# New Homes Built ***	93	62	
Avg # of Days on Market	91	159	

* 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)
25401	\$146,400	-20.43%	43	-58.65%	161	87.5%
25403	\$237,600	0.64%	22	-24.14%	134	92.9%
25404	\$148,500	-13.06%	28	3.70%	157	89.7%
25405	\$146,000	-16.33%	14	-68.18%	193	83.1%
25413	\$134,800	-31.33%	12	-52.00%	108	87.6%
25419	\$202,700	-10.47%	16	-33.33%	220	90.6%
25420	\$188,300	-5.09%	3	-72.73%	230	91.9%
25427	\$166,900	-29.61%	18	-40.00%	159	88.3%

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

Berkeley County, WV

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)
25428	\$153,400	-18.06%	32	-25.58%	154	90.6%
OTHER	\$192,200	-36.82%	3	-40.00%	92	94.1%

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