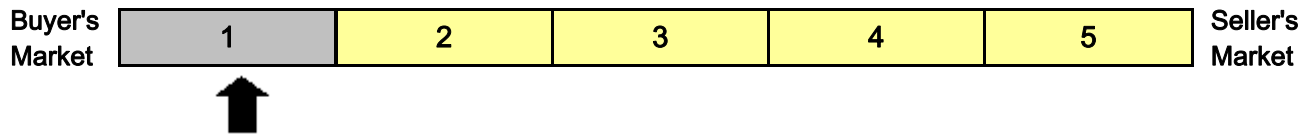


Hardy County, WV



Labor Market :

Employment declined by 52 jobs in April and May. The job losses brought about an increase in the average monthly unemployment rate from 8.2% in the first quarter to 9.5% for the second two months of the second quarter. Job losses are ticking upwards, creating a drag on buyer confidence and demand in Hardy County. However, historically low mortgage rates have created a favorable buying environment for those with a job.

Housing Market :

	Q1' 09	Q2' 09	Q3' 09 (Forecast)
Average Price	\$174,000	\$131,900	↓
# Homes on the Market *	183	178	↑
# Homes Sold **	12	5	↓
# New Homes Built ***	9	7	↑
Avg # of Days on Market	240	197	↑

* 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)
26810	\$117,000	-2.50%	1	0.00%	464	78.1%
26812	\$201,600	437.60%	1	0.00%	229	84.4%
26836	\$125,000	-26.77%	1	-87.50%	94	89.9%
26851	\$108,000	-39.90%	2	-33.33%	99	90.8%

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