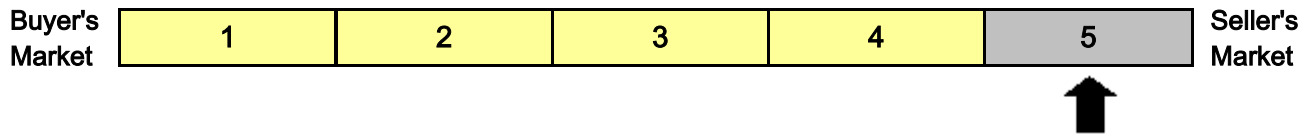


Falls Church City, VA



Labor Market :

In the first two months of the fourth quarter, 14 jobs were added to the payrolls of Falls Church City. As a result of these new jobs, the average monthly unemployment rate fell from 3.7% during the third quarter to 3.2% for October and November. The strong employment climate may help to create demand for home purchases. Favorable mortgage rates should augment this trend.

Housing Market :

	Q3' 05	Q4' 05	Q1' 06 (Forecast)
Average Price	\$632,600	\$559,200	↑
# Homes on the Market *	54	58	↑
# Homes Sold **	60	36	↑
# New Homes Built	7	2 ***	↑
Avg # of Days on Market	17	30	↓

* Available as of Dec. 31, 2005.

** May not add to total of zip codes.

*** During the first two months of 4th quarter.

Data by Zip Codes for Q4 2005

Zip Code	Average Price	Price Change ****	Total # Homes Sold (Quarter)	% Change in # Homes Sold ****	Average Days on Market	% of Asking Price (Sold/List Price)
22046	\$566,700	-3.05%	30	-40.00%	26	98.7%
OTHER	\$521,800	31.01%	6	-33.33%	52	95.8%

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