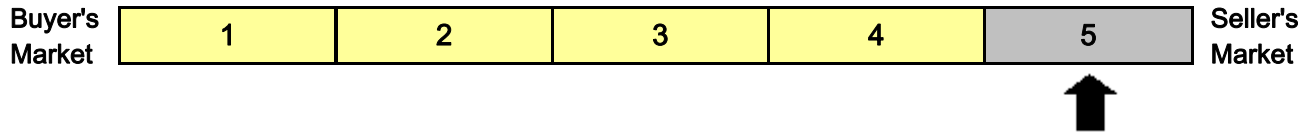


Manassas City, VA



Labor Market :

Employment declined by 166 jobs in October and November. The job losses brought about an increase in the average monthly unemployment rate from 4.5% in the third quarter to 4.6% for the first two months of the fourth quarter. Job losses are ticking upwards, creating a drag on buyer confidence and demand in Manassas City. However, historically low mortgage rates have created a favorable buying environment for those with a job.

Housing Market :

	Q3' 08	Q4' 08	Q1' 09 (Forecast)
Average Price	\$168,200	\$148,500	↑
# Homes on the Market *	364	291	↔
# Homes Sold **	360	342	↓
# New Homes Built ***	9	6	↓
Avg # of Days on Market	74	73	↑

* Available as of Dec. 31, 2008.

** May not add to total of zip codes.

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

Data by Zip Codes for Q4 2008

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)
20110	\$148,500	-44.86%	342	225.71%	73	94.7%

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