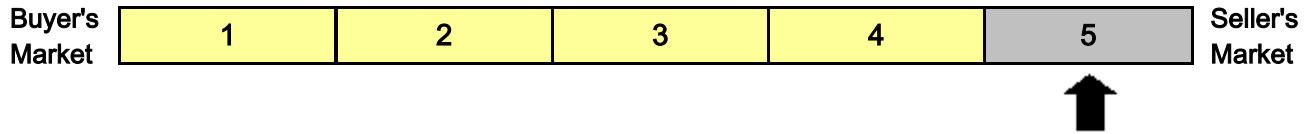


Manassas Park City, VA



Labor Market :

In the first two months of the fourth quarter, 14 jobs were added to the payrolls of Manassas Park City. As a result of these new jobs, the average monthly unemployment rate fell from 2.6% during the third quarter to 2.3% 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 | \$399,500 | \$380,400 | ↑ |
| # Homes on the Market * | 127 | 114 | ↑ |
| # Homes Sold ** | 144 | 89 | ↑ |
| # New Homes Built | 22 | 13 *** | ↑ |
| Avg # of Days on Market | 16 | 25 | ↓ |

* 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) |
|----------|---------------|----------------------|------------------------------------|-------------------------------------|---------------------------|---|
| OTHER | \$380,400 | 23.67% | 89 | -27.05% | 25 | 99.6% |

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