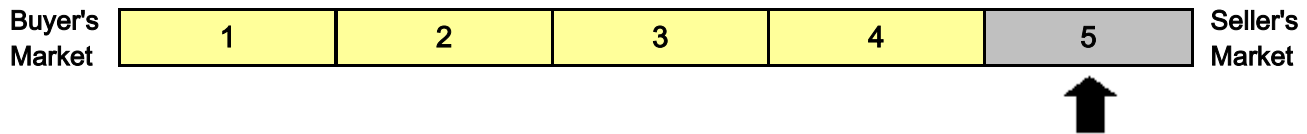


Prince William County, VA



Labor Market :

In the first two months of the fourth quarter, 400 jobs were added to the payrolls of Prince William County. As a result of these new jobs, the average monthly unemployment rate fell from 2.6% during the third quarter to 2.4% 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	\$432,500	\$449,600	↑
# Homes on the Market *	3,885	3,265	↑
# Homes Sold **	3,098	2,565	↑
# New Homes Built	1,131	783 ***	↑
Avg # of Days on Market	21	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)
20109	\$348,300	26.24%	246	-14.29%	33	100.0%
20111	\$458,300	20.61%	123	2.50%	31	99.4%
20112	\$608,600	25.23%	101	-21.09%	33	99.3%
20136	\$503,100	21.05%	227	-14.98%	27	99.9%
20143	\$603,500	-20.07%	4	-42.86%	55	98.6%
20155	\$563,300	27.50%	200	-9.50%	25	99.7%
20156	\$603,500	-	1	-	0	100.0%
20169	\$636,000	18.77%	108	6.93%	31	98.4%
20181	\$718,600	40.35%	25	-10.71%	46	99.4%
22026	\$413,000	28.74%	228	-9.88%	31	99.8%

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

Prince William County, VA

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)
22125	\$381,700	1.60%	11	83.33%	20	98.8%
22134	\$245,000	-	1	-	44	96.1%
22172	\$550,800	114.99%	34	54.55%	28	101.1%
22191	\$404,500	26.56%	360	4.35%	28	99.7%
22192	\$419,700	31.69%	362	-22.32%	29	99.7%
22193	\$397,400	23.49%	476	-14.39%	34	99.9%
OTHER	\$499,900	37.41%	58	-12.12%	17	100.1%

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