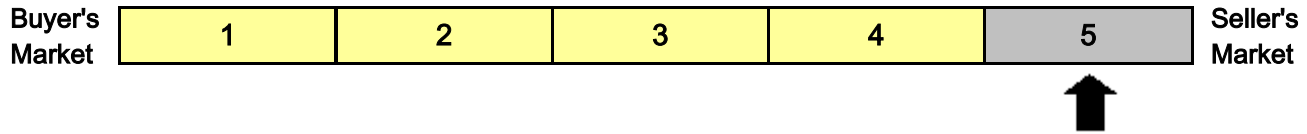


Stafford County, VA



Labor Market :

In the first two months of the third quarter, 894 jobs were added to the payrolls of Stafford County. As a result of these new jobs, the average monthly unemployment rate fell from 2.6% during the second quarter to 2.5% for July and August. The strong employment climate may help to create demand for home purchases. Favorable mortgage rates should augment this trend.

Housing Market :

	Q2' 05	Q3' 05	Q4' 05 (Forecast)
Average Price	\$391,400	\$397,800	↑
# Homes on the Market *	879	1,023	↑
# Homes Sold **	911	819	↔
# New Homes Built ***	490	298	↓
Avg # of Days on Market	19	20	↔

* Available as of Sep. 30, 2005.

** May not add to total of zip codes.

*** During the first two months of 3rd quarter.

Data by Zip Codes

Zip Code	Average Price	Price Change (1 Year)	Total # Homes Sold (Quarter)	% Change in # Homes Sold (1 Year)	Average Days on Market	% of Asking Price (Sold/List Price)
22405	\$338,900	24.78%	155	-17.99%	21	99.0%
22406	\$441,800	29.11%	113	46.75%	30	99.6%
22554	\$400,800	25.13%	469	-1.26%	17	100.0%
22556	\$434,600	22.32%	78	77.27%	19	100.0%
OTHER	\$362,500	27.19%	4	33.33%	4	100.7%