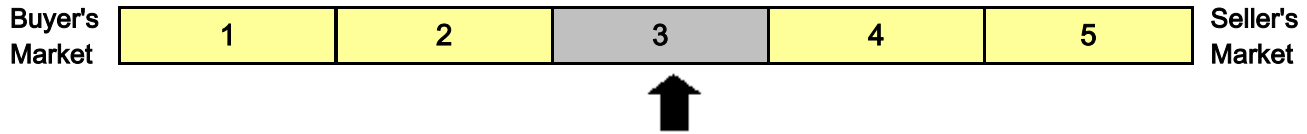


Stafford County, VA



Labor Market :

In the first two months of the fourth quarter, 8 jobs were added to the payrolls of Stafford County. As a result of these new jobs, the average monthly unemployment rate fell from 2.3% during the third quarter to 2% for October and November. The strong employment climate may help to create demand for home purchases.

Housing Market :

	Q3' 06	Q4' 06	Q1' 07 (Forecast)
Average Price	\$387,400	\$385,200	↑
# Homes on the Market *	1,726	1,474	↓
# Homes Sold **	498	378	↔
# New Homes Built	179	136	↔
Avg # of Days on Market	67	75	↑

* Available as of Dec. 31, 2006.

** May not add to total of zip codes.

Data by Zip Codes for Q4 2006

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)
22405	\$336,000	-5.11%	74	-42.19%	75	92.5%
22406	\$395,100	-8.33%	51	-37.04%	98	91.7%
22554	\$394,700	-2.97%	185	-36.86%	69	92.6%
22556	\$405,600	-9.30%	68	28.30%	76	92.3%

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