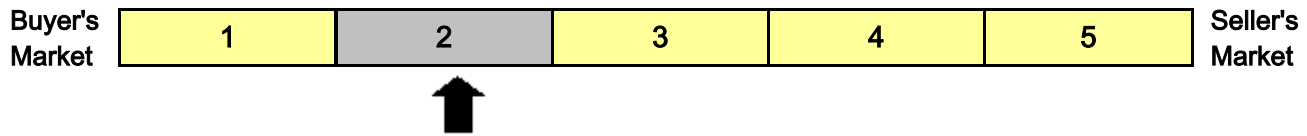


Stafford County, VA



Labor Market :

Employment declined by 388 jobs in January and February. The job losses brought about an increase in the average monthly unemployment rate from 2.3% in the fourth quarter to 2.8% for the first two months of the first quarter. Despite the job losses, the job situation still remains strong in Stafford County. Combined with historically low mortgage rates, home sales should continue at a steady pace.

Housing Market :

	Q4' 06	Q1' 07	Q2' 07 (Forecast)
Average Price	\$385,200	\$376,800	↑
# Homes on the Market *	1,474	1,686	↓
# Homes Sold **	378	361	↔
# New Homes Built ***	136	128	↔
Avg # of Days on Market	75	104	↑

* Available as of Mar. 31, 2007.

** May not add to total of zip codes.

*** During the first two months of 1st quarter.

Data by Zip Codes for Q1 2007

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	\$339,000	-1.14%	77	-24.51%	95	93.9%
22406	\$386,200	-4.22%	37	-41.27%	103	94.0%
22554	\$387,400	-0.49%	181	-17.35%	102	93.6%
22556	\$386,800	-7.49%	66	11.86%	120	91.6%

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