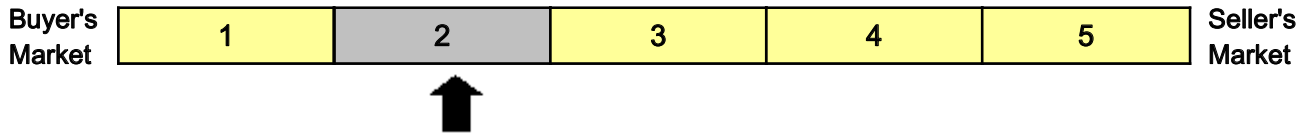


Stafford County, VA



Labor Market :

Employment declined by 1,291 jobs in January and February. The job losses brought about an increase in the average monthly unemployment rate from 4% in the fourth quarter to 5.5% for the first two months of the first quarter. Job losses are ticking upwards, creating a drag on buyer confidence and demand in Stafford County. However, historically low mortgage rates have created a favorable buying environment for those with a job.

Housing Market :

	Q4' 08	Q1' 09	Q2' 09 (Forecast)
Average Price	\$252,700	\$236,900	↔
# Homes on the Market *	853	1,211	↑
# Homes Sold **	403	377	↔
# New Homes Built ***	37	68	↑
Avg # of Days on Market	80	82	↑

* Available as of Mar. 31, 2009.

** May not add to total of zip codes.

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

Data by Zip Codes for Q1 2009

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	\$207,700	-33.04%	89	56.14%	76	90.8%
22406	\$318,700	-6.62%	45	0.00%	98	95.4%
22554	\$236,500	-26.42%	177	47.50%	81	93.8%
22556	\$221,400	-38.02%	66	57.14%	85	93.1%

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