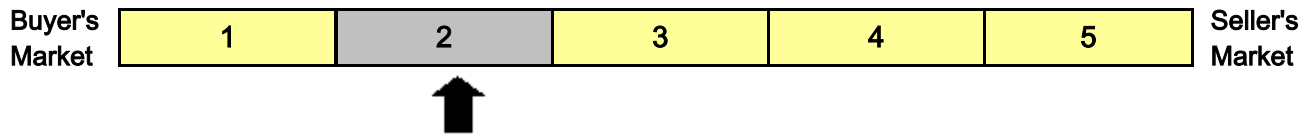


Stafford County, VA



Labor Market :

In the first two months of the second quarter, 505 jobs were added to the payrolls of Stafford County. As a result of these new jobs, the average monthly unemployment rate fell from 2.7% during the first quarter to 2.5% for April and May. The strong employment climate may help to create demand for home purchases. Favorable mortgage rates should augment this trend.

Housing Market :

	Q1' 07	Q2' 07	Q3' 07 (Forecast)
Average Price	\$377,300	\$385,900	↑
# Homes on the Market *	1,686	2,227	↓
# Homes Sold **	361	434	↔
# New Homes Built	223	212	↔
Avg # of Days on Market	104	89	↑

* Available as of Jun. 30, 2007.

** May not add to total of zip codes.

Data by Zip Codes for Q2 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	\$333,000	-6.75%	94	-27.69%	67	95.8%
22406	\$432,300	-1.59%	57	-30.49%	131	93.0%
22554	\$391,800	-4.88%	200	-31.97%	83	94.5%
22556	\$400,100	-10.93%	83	2.47%	103	92.5%

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