

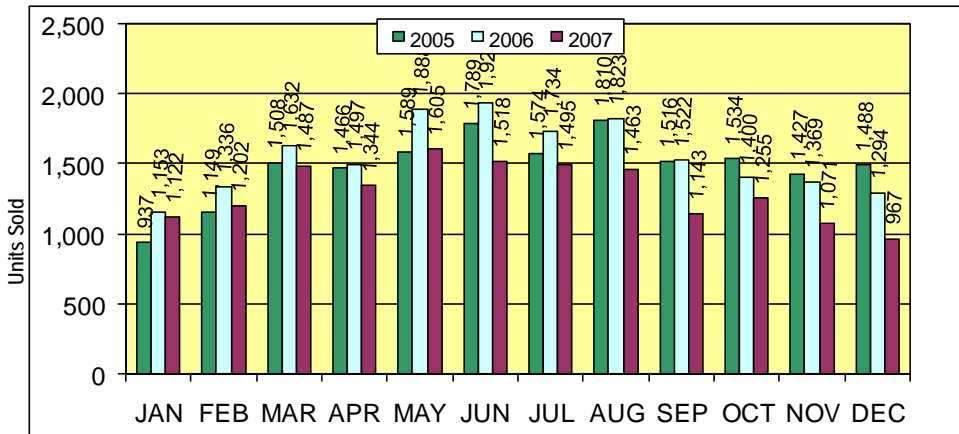
### Sales, Inventory, and Pending Summary

	December			Year-to-Date (January through December)		
	2007	2006	% change	2007	2006	% change
Total Sales	967	1,294	-25.3%	16,791	19,738	-14.9%
Median Sales Price	\$129,000	\$141,500	-8.8%	\$136,000	\$138,000	-1.4%
Ave. Sales Price	\$157,000	\$177,700	-11.6%	\$171,000	\$173,200	-1.3%
Ave. Days on Market	109.5	110.8	-1.2%	99.2	90.9	9.1%

Active Listings (as of 01-15-08)		
	Units	Ave. List Price
Single Family	11,140	\$212,000
Condo/Co-op	653	\$231,000
Duplex	193	\$92,000
<b>Market Total</b>	<b>11,986</b>	<b>\$211,800</b>

Pending Sales (as of 01-15-08)		
	Units	Ave. List Price
Single Family	1,496	\$151,200
Condo/Co-op	98	\$194,300
Duplex	32	\$67,000
<b>Market Total</b>	<b>1,626</b>	<b>\$152,200</b>

Monthly Sales Comparison



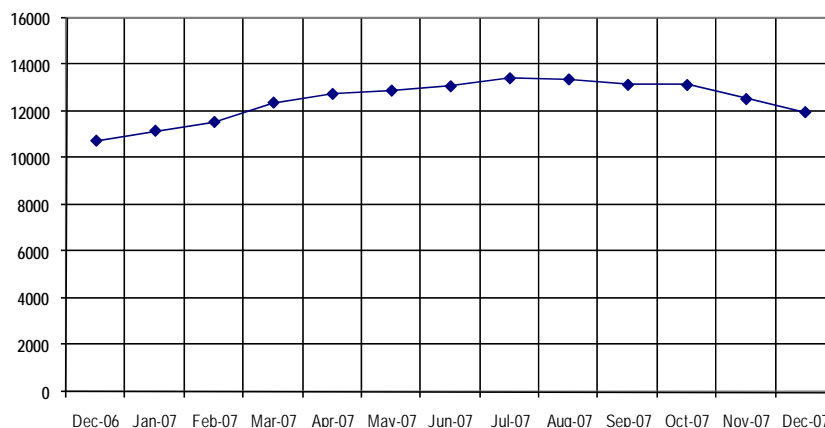
Time on Market (December)

	# Units
1-30 days	198
31-60 days	161
61-90 days	152
91-120 days	116
More than 120 days	293
<b>Ave. Days on Market</b>	<b>109.5</b>

Types of Financing (December)

	# Units
FHA	88
VA	27
Conventional	587
Cash	216
Owner Financed	2
Other	47

Active Listings



Sales/Inventory Detail

TYPE/Price Class	ACTIVE LISTINGS			SOLD					Total Month	Total YTD
	S/FAM Units	Duplex	Condo/ Co-Op	0-2 Bdrms	3 Bdrms	4+ Bdrms	Duplexes	Condo/ Co-Op		
\$ 19,999 or under	301	8	8	35	41	7	1	0	84	1,089
\$ 20,000 - 29,999	251	8	6	8	35	6	1	2	52	614
\$ 30,000 - 39,999	269	21	16	7	28	3	0	1	39	546
\$ 40,000 - 49,999	353	12	15	5	25	3	2	0	35	468
\$ 50,000 - 59,999	476	22	24	7	27	5	0	0	39	571
\$ 60,000 - 69,999	527	20	19	1	24	2	4	1	32	653
\$ 70,000 - 79,999	451	20	12	3	20	3	1	1	28	684
\$ 80,000 - 89,999	491	13	16	7	29	8	2	2	48	647
\$ 90,000 - 99,999	480	9	13	2	25	6	0	1	34	642
\$100,000 - 119,999	718	23	24	7	46	9	1	1	64	1,242
\$120,000 - 139,999	832	9	53	1	52	13	0	4	70	1,493
\$140,000 - 159,999	720	7	49	3	41	24	1	7	76	1,246
\$160,000 - 179,999	654	2	43	3	25	27	0	4	59	1,158
\$180,000 - 199,999	570	3	62	0	19	18	0	6	43	885
\$200,000 - 249,999	1,102	9	84	1	32	55	0	8	96	1,683
\$250,000 - 299,999	883	3	70	0	11	48	0	3	62	1,146
\$300,000 - 399,999	904	4	89	0	9	43	0	1	53	1,050
\$400,000 - 499,999	435	0	21	0	1	24	0	1	26	450
\$500,000 - 749,999	415	0	15	1	2	16	0	1	20	365
\$750,000 - 999,999	169	0	5	0	1	3	0	0	4	95
\$1,000,000 or over	139	0	9	0	0	3	0	0	3	64
Total Types	11,140	193	653	91	493	326	13	44	967	16,791
Average Sales Price	\$212,000	\$92,000	\$231,000	\$56,000	\$110,000	\$255,000	\$66,000	\$181,000	\$157,000	\$171,000
Median Sales Price	\$153,000	\$75,000	\$190,000	\$34,000	\$98,000	\$225,000	\$63,000	\$169,000	\$129,000	\$136,000

Running 24-Month Inventory Totals

Jan-06	8,877
Feb-06	8,984
Mar-06	9,422
Apr-06	9,552
May-06	10,083
Jun-06	10,406
Jul-06	10,807
Aug-06	10,962
Sep-06	11,178
Oct-06	11,166
Nov-06	10,910
Dec-06	10,767
Jan-07	11,190
Feb-07	11,562
Mar-07	12,396
Apr-07	12,764
May-07	12,905
Jun-07	13,089
Jul-07	13,432
Aug-07	13,387
Sep-07	13,227
Oct-07	13,147
Nov-07	12,547
Dec-07	11,986