

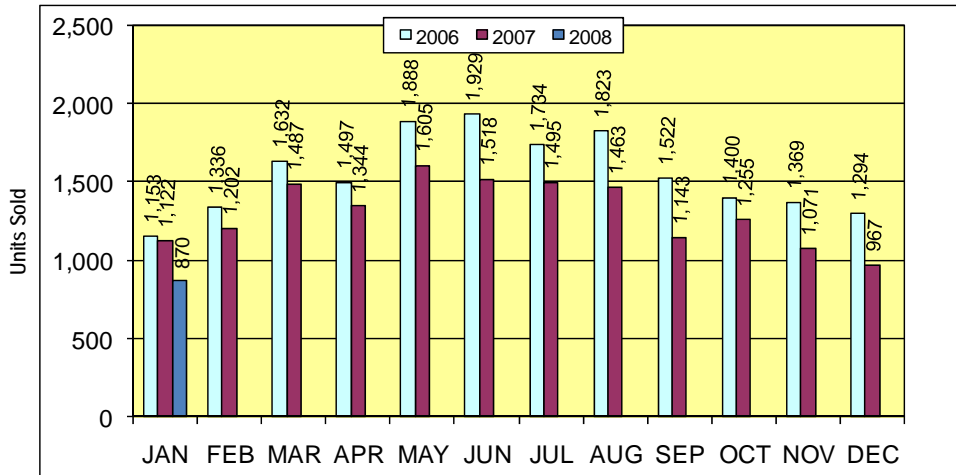
Sales, Inventory, and Pending Summary

	January		
	2008	2007	% change
Total Sales	870	1,122	-22.5%
Median Sales Price	\$105,000	\$129,000	-18.6%
Ave. Sales Price	\$142,000	\$162,200	-12.5%
Ave. Days on Market	107.7	105.5	2.1%

Pending Sales (as of 02-15-08)		
	Units	Ave. List Price
Single Family	1,831	\$155,300
Condo/Co-op	100	\$186,600
Duplex	30	\$88,100
Market Total	1,961	\$155,800

Active Listings (as of 02-15-08)		
	Units	Ave. List Price
Single Family	11,227	\$217,400
Condo/Co-op	678	\$224,900
Duplex	208	\$84,100
Market Total	12,113	\$215,300

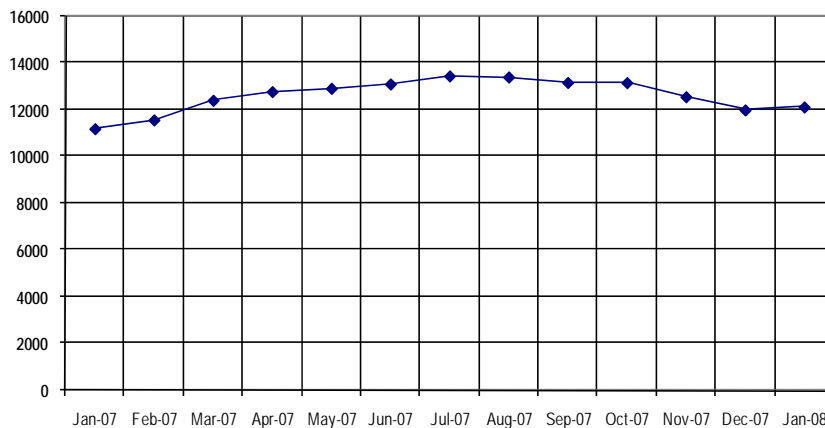
Monthly Sales Comparison



Time on Market (January)	
	# Units
1-30 days	164
31-60 days	158
61-90 days	118
91-120 days	111
More than 120 days	280
Ave. Days on Market	107.7

Types of Financing (January)	
	# Units
FHA	93
VA	28
Conventional	473
Cash	238
Owner Financed	5
Other	33

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	291	11	13	44	39	4	6	0	93	93
\$ 20,000 - 29,999	250	10	7	9	35	6	0	0	50	50
\$ 30,000 - 39,999	277	26	20	12	32	3	2	0	49	49
\$ 40,000 - 49,999	365	22	13	2	23	5	0	3	33	33
\$ 50,000 - 59,999	447	21	24	5	27	5	1	1	39	39
\$ 60,000 - 69,999	531	21	27	6	35	6	3	0	50	50
\$ 70,000 - 79,999	466	18	17	6	26	6	0	2	40	40
\$ 80,000 - 89,999	461	12	12	3	30	7	1	1	42	42
\$ 90,000 - 99,999	478	9	10	2	16	6	0	0	24	24
\$100,000 - 119,999	675	28	22	1	46	14	0	1	62	62
\$120,000 - 139,999	800	5	50	6	47	9	0	6	68	68
\$140,000 - 159,999	727	8	57	2	37	18	0	9	66	66
\$160,000 - 179,999	653	3	50	1	24	14	0	4	43	43
\$180,000 - 199,999	591	2	64	0	11	28	0	2	41	41
\$200,000 - 249,999	1,137	6	89	0	16	30	0	1	47	47
\$250,000 - 299,999	906	2	69	2	3	27	0	0	32	32
\$300,000 - 399,999	923	4	86	0	8	35	0	5	48	48
\$400,000 - 499,999	468	0	21	0	2	23	0	1	26	26
\$500,000 - 749,999	446	0	13	0	0	9	0	0	9	9
\$750,000 - 999,999	187	0	5	0	0	5	0	0	5	5
\$1,000,000 or over	148	0	9	0	0	3	0	0	3	3
Total Types	11,227	208	678	101	457	263	13	36	870	870
Average Sales Price	\$217,000	\$84,000	\$225,000	\$46,000	\$96,000	\$261,000	\$35,000	\$168,000	\$142,000	\$142,000
Median Sales Price	\$159,000	\$68,000	\$185,000	\$25,000	\$82,000	\$200,000	\$30,000	\$143,000	\$105,000	\$105,000

Running 24-Month Inventory Totals

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
Jan-08	12,113