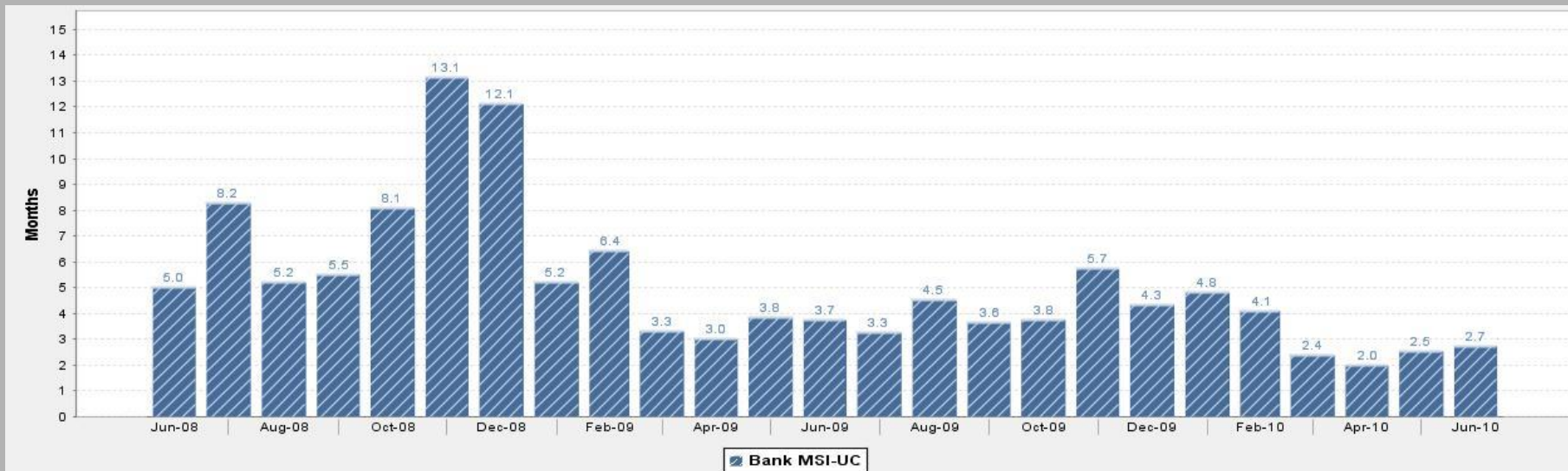


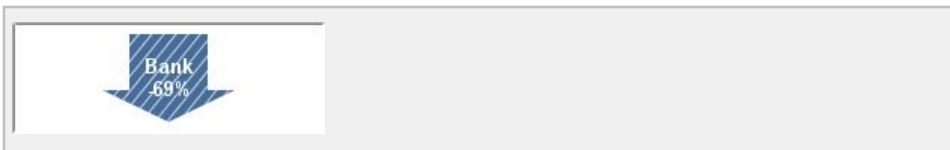
Market Dynamics

Months Supply of Inventory (UC Calculation) (Bank) 2 Years (Monthly) 06/01/08 - 06/30/10



KEY INFORMATION

| | Monthly MSI | Monthly % | Total MSI | Total % |
|------|-------------|-----------|-----------|---------|
| Bank | -0 | -2.8 | -5 | -69.4 |



| | | | | | | |
|-----------------|--|------------|------------------------|---------------|----------------|---------------|
| MLS: MRIS | Period: 2 Years (Monthly) | Price: All | Construction Type: All | Bedrooms: All | Bathrooms: All | Lot Size: All |
| Property Types: | Residential: (Res Attach/Row Hse , Res Detached, Res Duplex, Res Dwelling w/Rental, Res Garden 1-4 Floors, Res Hi-Rise 9+ Floors, Res Mid-Rise 5-8 Floors,...) | | | | | Sq Ft: All |
| Counties: | Culpeper - VA | | | | | |

Market Dynamics

Months Supply of Inventory (UC Calculation) (Bank) 2 Years (Monthly) 06/01/08 - 06/30/10

RE/MAX Regency

| Time Period | All Properties | | | Bank Properties | | | Non-Bank Properties | | |
|-------------|----------------|-------------------------------------|------------------|-----------------|-------------------------------------|------------------|---------------------|-------------------------------------|------------------|
| | MSI | # For Sale Last Day of the Month | # Under Contract | MSI | # For Sale Last Day of the Month | # Under Contract | MSI | # For Sale Last Day of the Month | # Under Contract |
| Jun-10 | 8.2 | 410 | 50 | 2.7 | 85 | 31 | 17.1 | 325 | 19 |
| May-10 | 7.5 | 400 | 53 | 2.5 | 76 | 30 | 14.1 | 324 | 23 |
| Apr-10 | 5.2 | 387 | 74 | 2.0 | 87 | 44 | 10.0 | 300 | 30 |
| Mar-10 | 5.1 | 369 | 73 | 2.4 | 106 | 45 | 9.4 | 263 | 28 |
| Feb-10 | 8.3 | 366 | 44 | 4.1 | 119 | 29 | 16.5 | 247 | 15 |
| Jan-10 | 8.3 | 372 | 45 | 4.8 | 130 | 27 | 13.4 | 242 | 18 |
| Dec-09 | 8.7 | 381 | 44 | 4.3 | 126 | 29 | 17.0 | 255 | 15 |
| Nov-09 | 10.3 | 433 | 42 | 5.7 | 143 | 25 | 17.1 | 290 | 17 |
| Oct-09 | 8.1 | 439 | 54 | 3.8 | 139 | 37 | 17.6 | 300 | 17 |
| Sep-09 | 6.9 | 471 | 68 | 3.6 | 142 | 39 | 11.3 | 329 | 29 |
| Aug-09 | 9.2 | 479 | 52 | 4.5 | 144 | 32 | 16.8 | 335 | 20 |
| Jul-09 | 7.2 | 454 | 63 | 3.3 | 134 | 41 | 14.5 | 320 | 22 |
| Jun-09 | 7.4 | 453 | 61 | 3.7 | 142 | 38 | 13.5 | 311 | 23 |
| May-09 | 8.8 | 455 | 52 | 3.8 | 142 | 37 | 20.9 | 313 | 15 |
| Apr-09 | 7.3 | 461 | 63 | 3.0 | 144 | 48 | 21.1 | 317 | 15 |
| Mar-09 | 5.0 | 442 | 88 | 3.3 | 139 | 42 | 6.6 | 303 | 46 |
| Feb-09 | 8.3 | 471 | 57 | 6.4 | 128 | 20 | 9.3 | 343 | 37 |
| Jan-09 | 8.9 | 518 | 58 | 5.2 | 114 | 22 | 11.2 | 404 | 36 |
| Dec-08 | 11.3 | 564 | 50 | 12.1 | 109 | 9 | 11.1 | 455 | 41 |
| Nov-08 | 16.2 | 598 | 37 | 13.1 | 105 | 8 | 17.0 | 493 | 29 |
| Oct-08 | 11.4 | 627 | 55 | 8.1 | 97 | 12 | 12.3 | 530 | 43 |
| Sep-08 | 9.4 | 628 | 67 | 5.5 | 88 | 16 | 10.6 | 540 | 51 |
| Aug-08 | 11.1 | 680 | 61 | 5.2 | 78 | 15 | 13.1 | 602 | 46 |
| Jul-08 | 11.1 | 689 | 62 | 8.2 | 66 | 8 | 11.5 | 623 | 54 |
| Jun-08 | 12.3 | 728 | 59 | 5.0 | 55 | 11 | 14.0 | 673 | 48 |