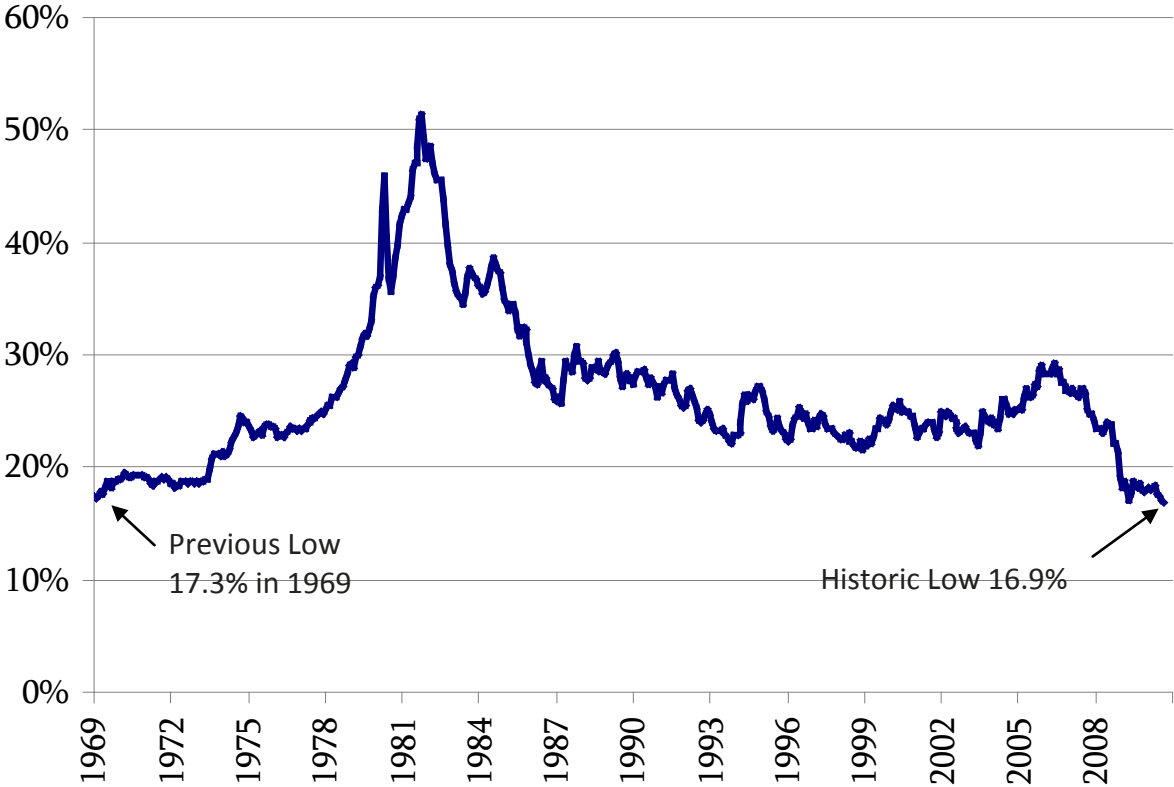


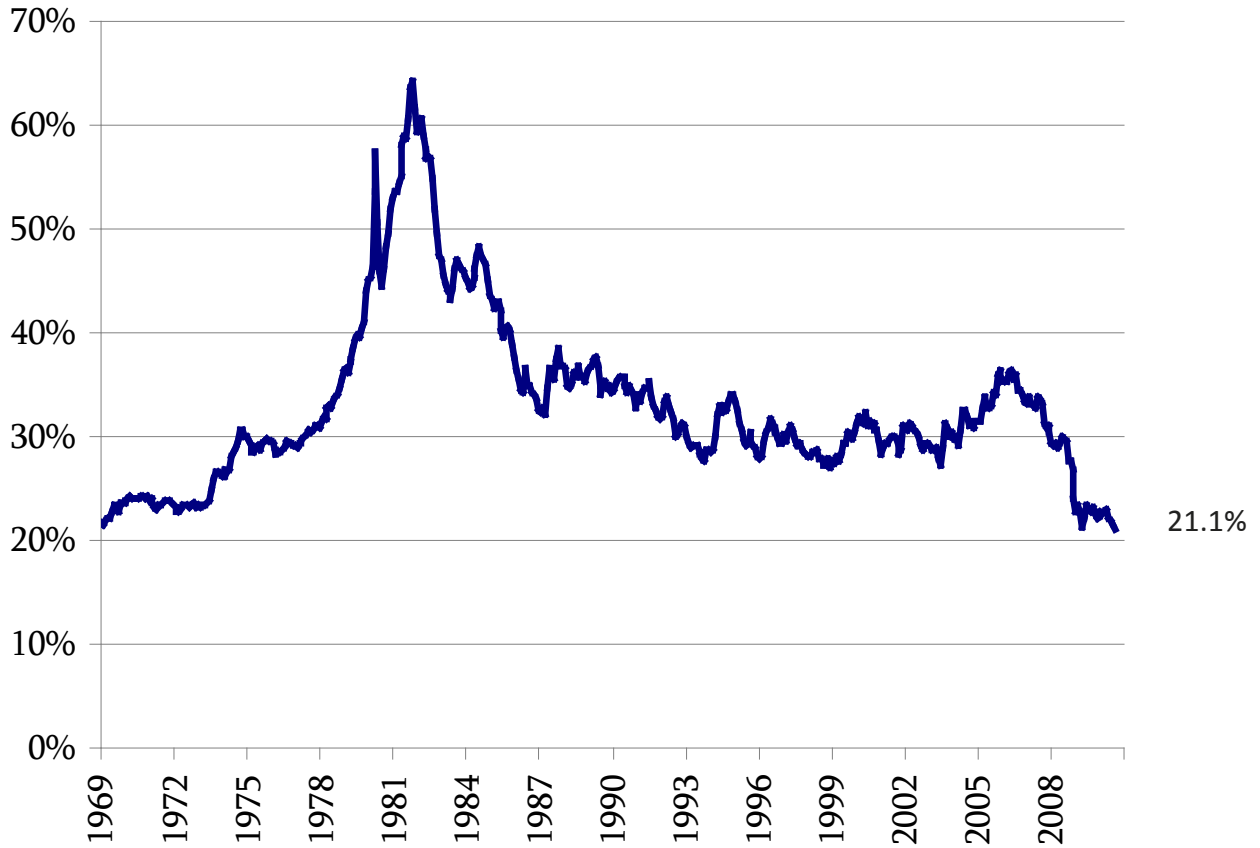
The following three charts depict the *Beacon Economics Home Affordability Index* from January 1969 through August 2010, affordability during the same period assuming 100% financing of a home, and housing prices and year over year changes from 2000 to 2010:

Beacon Home Affordability Index



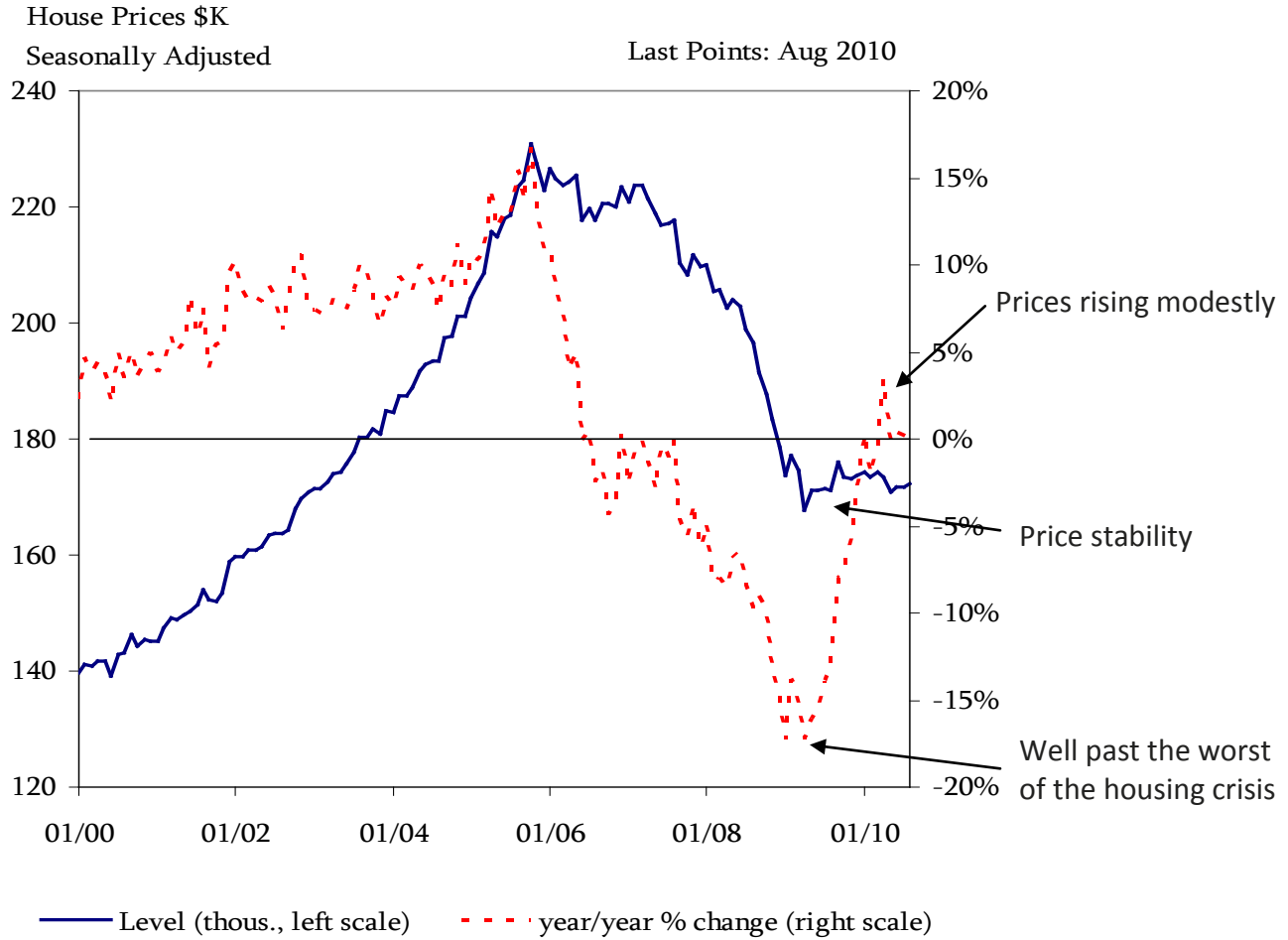
Description of Methodology: Median home price data are taken from the National Association of Realtors and are seasonally adjusted. Interest rates are based on a 30-year fixed rate conventional mortgage. The cost estimate includes both interest and principal payments and assumes that either 80% or 100% of the purchase price is financed. The monthly estimate of family income is based on annual figures from the Census through 2009 and forecasted thereafter. Note that these estimates are based on national averages. Affordability rates vary widely by region.

Affordability Assuming 100% Financing



Description of Methodology: Same methodology as Beacon Economics Home Affordability Index, but assuming 100% of home value financed.

Existing Home Sales Median Price



Source: National Association of Realtors