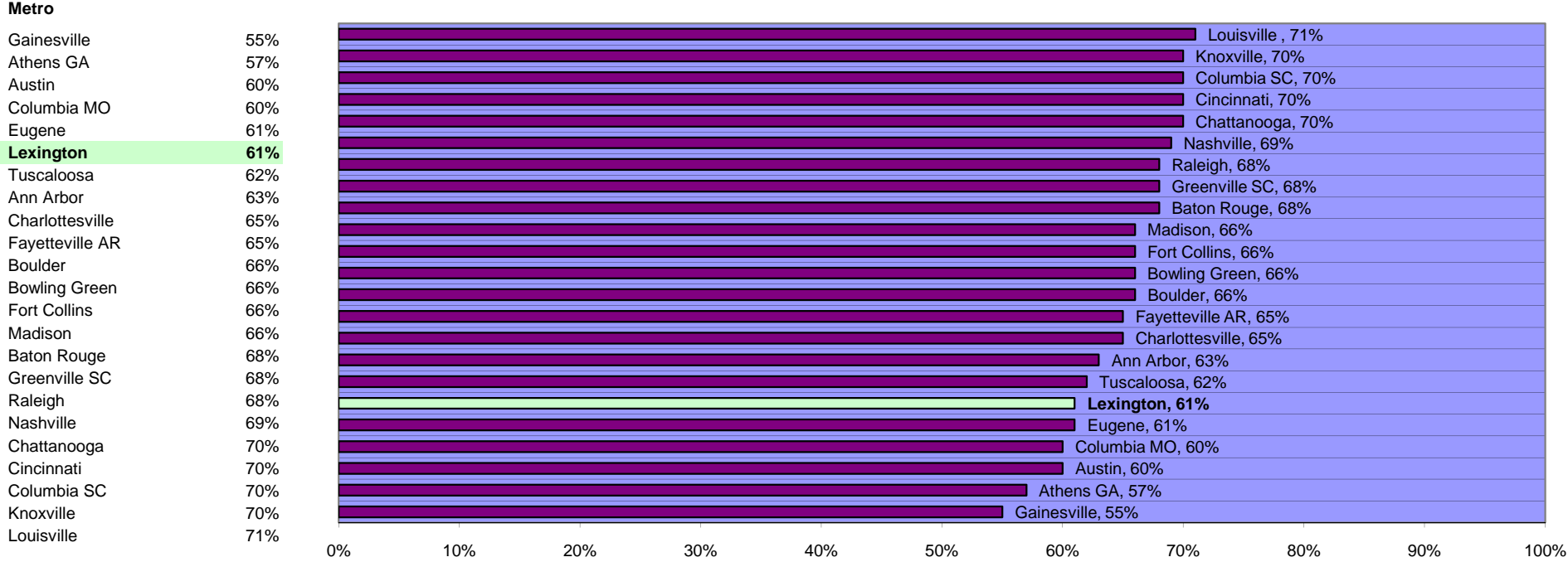


% Owner Occupied Housing



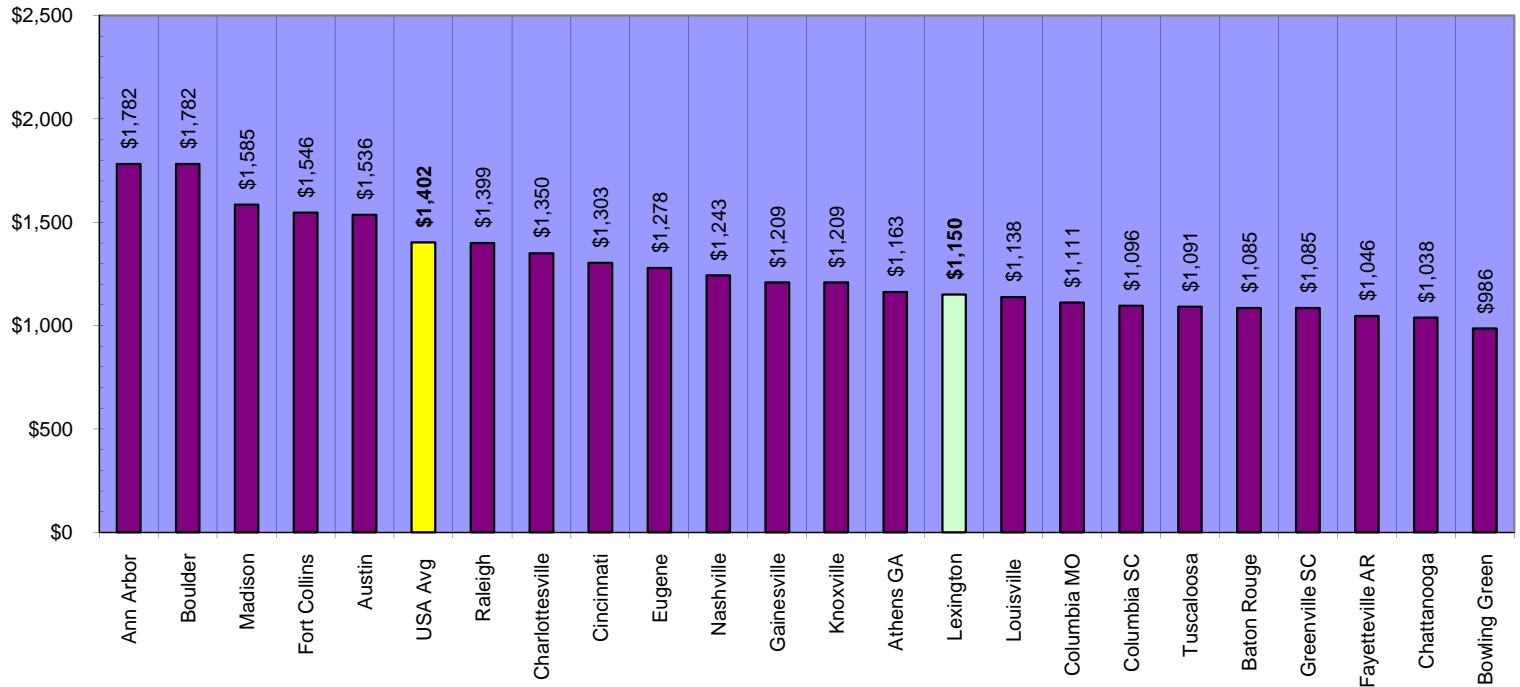
Source: US Census



SEC REGIONS		NATIONAL REGIONS		GENERAL REGIONS	
Columbia SC	70%	Raleigh	68%	Louisville	71%
Knoxville	70%	Boulder	66%	Chattanooga	70%
Baton Rouge	68%	Fort Collins	66%	Cincinnati	70%
Fayetteville AR	65%	Madison	66%	Nashville	69%
Tuscaloosa	62%	Charlottesville	65%	Greenville SC	68%
Lexington	61%	Ann Arbor	63%	Bowling Green	66%
Athens GA	57%	Lexington	61%	Lexington	61%
Gainesville	55%	Eugene	61%		
		Austin	60%		
		Columbia MO	60%		

Avg. Monthly Mortgage \$

Metro	
Ann Arbor	\$1,782
Boulder	\$1,782
Madison	\$1,585
Fort Collins	\$1,546
Austin	\$1,536
USA Avg	\$1,402
Raleigh	\$1,399
Charlottesville	\$1,350
Cincinnati	\$1,303
Eugene	\$1,278
Nashville	\$1,243
Gainesville	\$1,209
Knoxville	\$1,209
Athens GA	\$1,163
Lexington	\$1,150
Louisville	\$1,138
Columbia MO	\$1,111
Columbia SC	\$1,096
Tuscaloosa	\$1,091
Baton Rouge	\$1,085
Greenville SC	\$1,085
Fayetteville AR	\$1,046
Chattanooga	\$1,038
Bowling Green	\$986

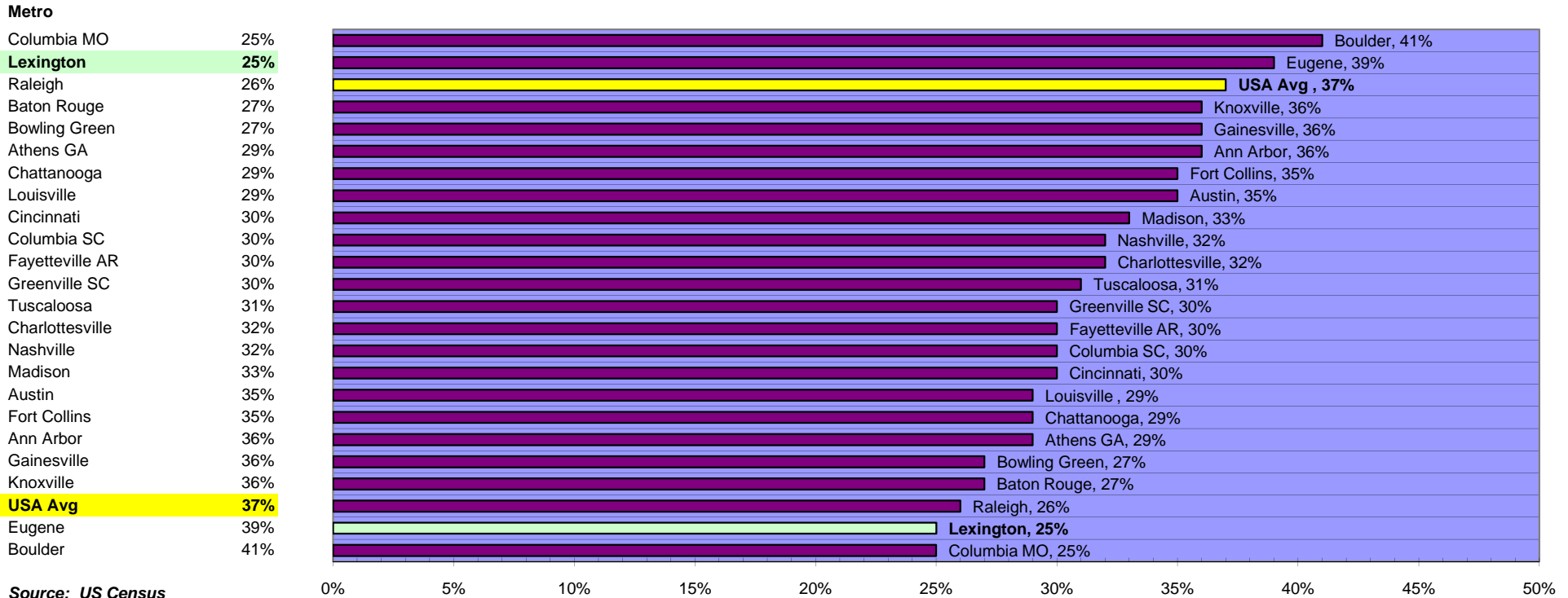


Source: US Census



SEC REGIONS		NATIONAL REGIONS		GENERAL REGIONS	
Gainesville	\$1,209	Ann Arbor	\$1,782	Cincinnati	\$1,303
Athens GA	\$1,163	Boulder	\$1,782	Nashville	\$1,243
Lexington	\$1,150	Madison	\$1,585	Lexington	\$1,150
Knoxville	\$1,107	Fort Collins	\$1,546	Louisville	\$1,138
Columbia SC	\$1,096	Austin	\$1,536	Greenville SC	\$1,085
Tuscaloosa	\$1,091	Raleigh	\$1,399	Chattanooga	\$1,038
Baton Rouge	\$1,085	Charlottesville	\$1,350	Bowling Green	\$986
Fayetteville AR	\$1,046	Eugene	\$1,278		
		Lexington	\$1,150		
		Columbia MO	\$1,111		

Mortgage Stress - HH spending more than 30% of Budget



Source: US Census

SEC REGIONS		NATIONAL REGIONS		GENERAL REGIONS	
Gainesville	36%	Boulder	41%	Nashville	32%
Tuscaloosa	31%	Ann Arbor	36%	Greenville SC	30%
Columbia SC	30%	Austin	35%	Cincinnati	30%
Knoxville	30%	Eugene	35%	Chattanooga	29%
Athens GA	29%	Fort Collins	35%	Bowling Green	27%
Baton Rouge	27%	Madison	33%	Louisville	29%
Fayetteville AR	27%	Charlottesville	32%	Lexington	25%
Lexington	25%	Raleigh	26%		
		Lexington	25%		
		Columbia MO	25%		