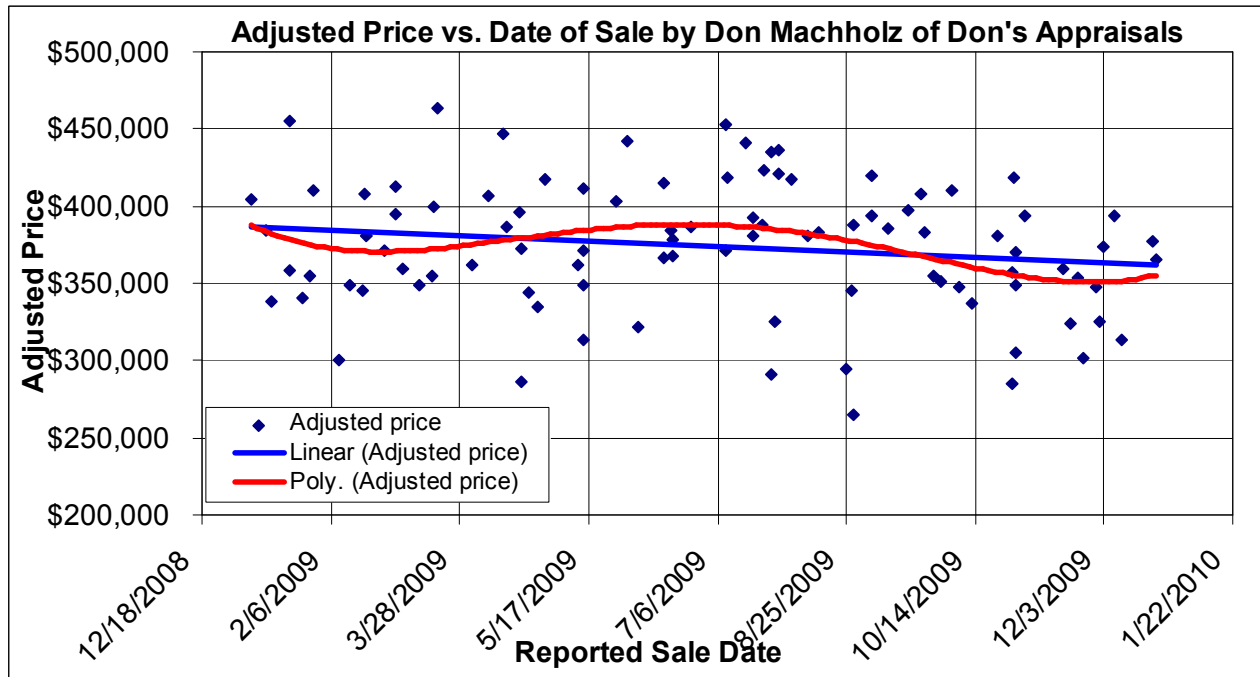


# The Year 2009 in Auburn

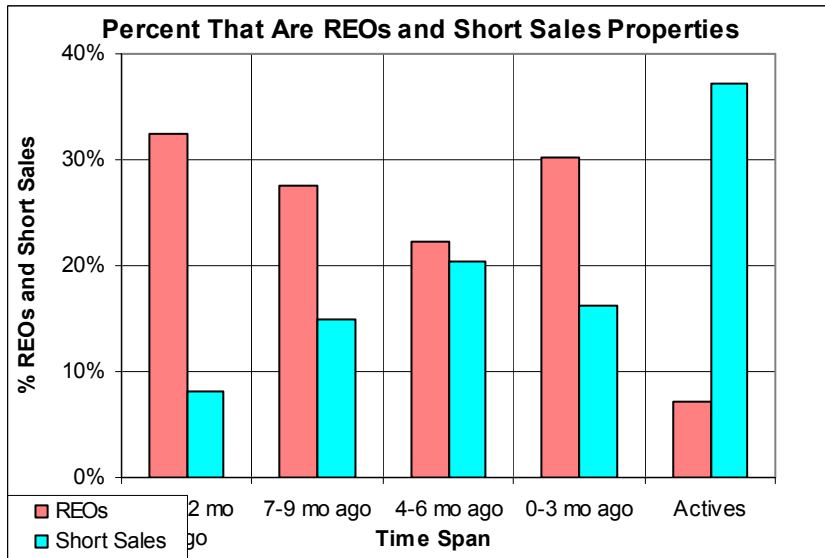


The above graph is for an average home in Auburn, all areas, for all non-manufactured homes built between 1960 and 2008, from 1200 to 3600 SF and on lots of 0.15 to 5 acres. They are adjusted for square footage, age and lot size. REOs and Short Sales are not used in this graph. It shows a decrease in value of 7.6% for 2009, with a dip in the springtime and a dip in late fall. The graph below includes REOs and Short Sales and the percentage of both. 01/28/2010.



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