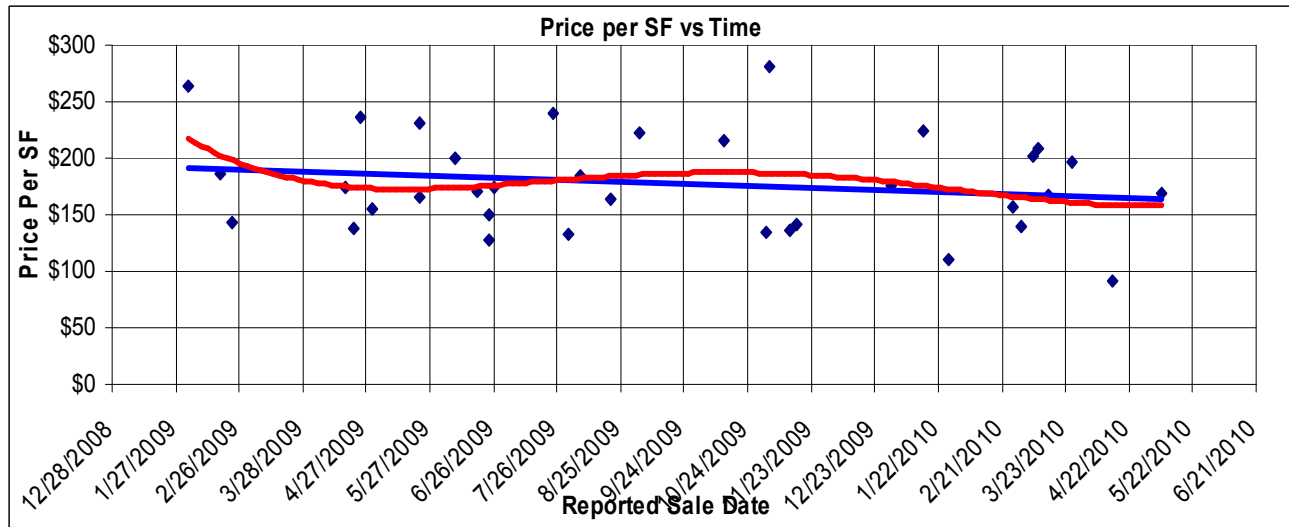
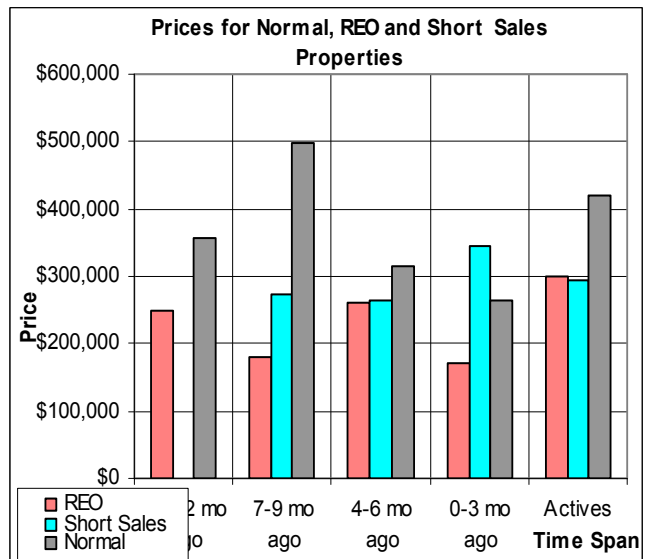
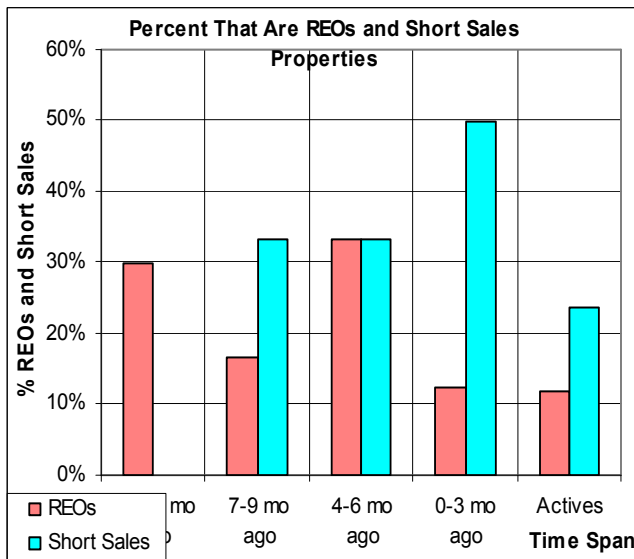


The Past Year in Penn Valley



This is for an average home in Penn Valley; it includes REOs and Short Sales. The blue line is linear, and indicates a decline of prices of 13% in the past year, with most of that decline being nearly a year ago. The red trend line is more sensitive to the data points. The graphs below show the low percentage of REO sales (pink bars), and an increasing percentage of Short Sales (blue bars). Note the price differences among the sale types. 5/19/2010



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