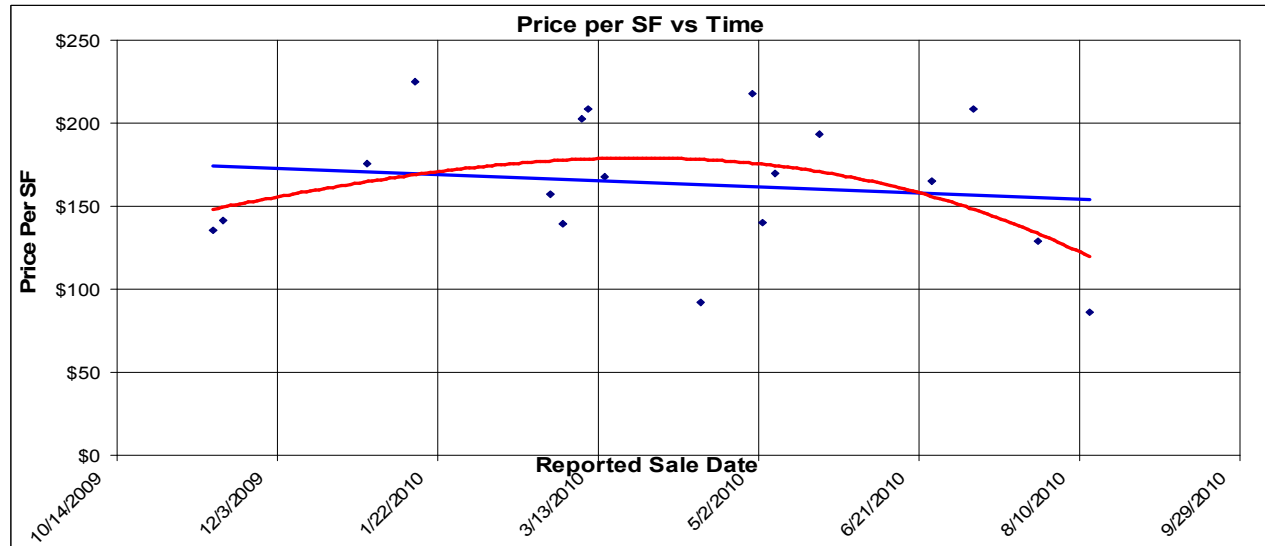
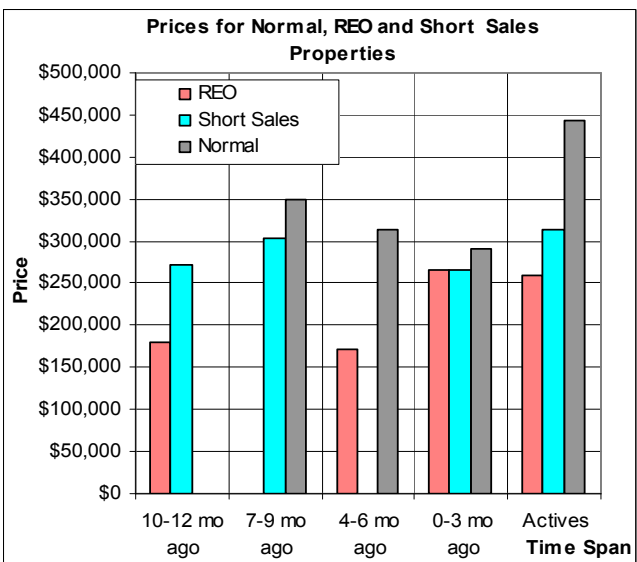
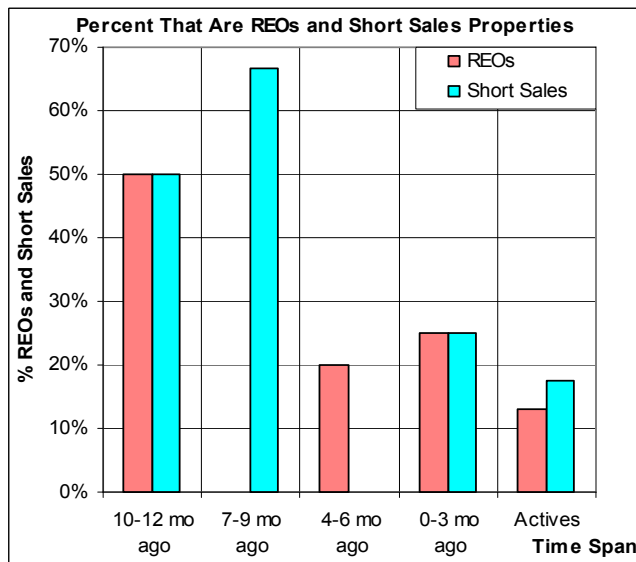


The Past Year in Penn Valley



This is for an average home in Penn Valley. It shows homes of 1200 to 3000 SF, built 1970 through 2000 and on 0.5 acres and more. It includes REOs and Short Sales. We see that prices have decreased in the past year by about 14%. Below we see that the overall percentage of distressed sales (REOs (pink bars) and Short Sales (blue bars)) has been decreasing. At lower right we see the decreasing trend of “normal” sales (gray bars). 9/15/2010



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