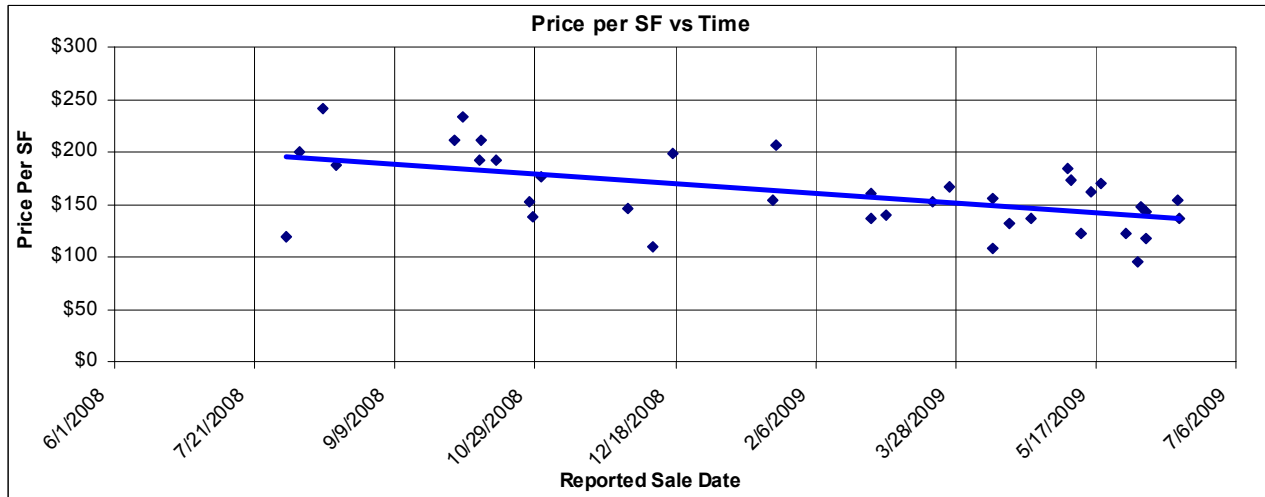
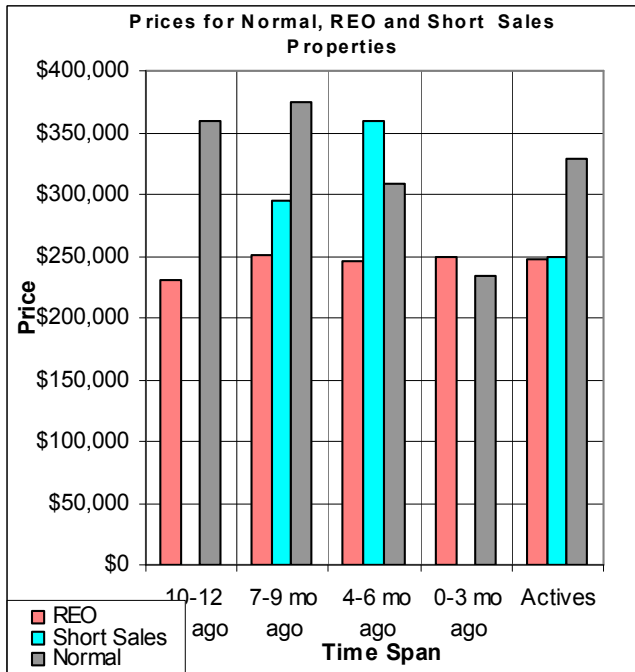
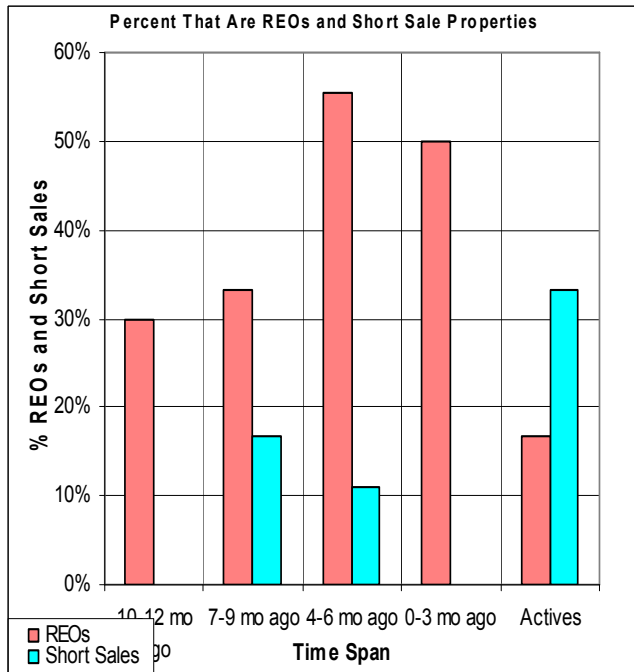


The Past Year in Todd Valley



This is for homes in the Todd Valley subdivision, near Foresthill. The top graph shows all sales, including REOs and Short Sales. It indicates a decrease in value of 32% in the past year. The lower left graph shows the percentage of REOs and Short Sales, with REOs accounting for about half the sales, but in a decreasing amount recently. The chart at lower right shows a decrease of normal sale prices, while REO prices have held steady. 07/30/09



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