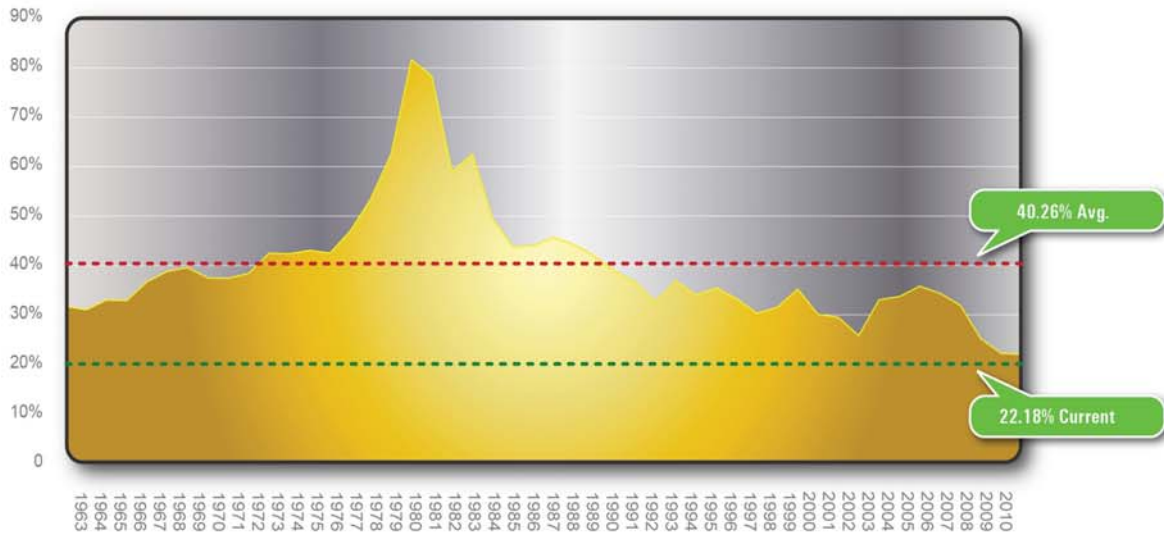


HOME AFFORDABILITY



Headlines regarding troubles in the housing market are common and would lend us to believe that prices are beyond the reach of average wage earners. While this can still be true in some of the higher priced Metropolitan areas, overall, the cost of owning is now less expensive than it's been at any time since 1963.

Percentage of Individual Income to Finance a Median Priced Home



This graph shows the principal and interest payment on a median priced home (20% down, prevailing 30Yr. fixed rate loan) as a percentage of individual income for each year from 1963 through the end of 2010.

As interest rates rose in the 70's, so too did the cost of a monthly loan payment. As rates declined from that peak in 1981, payments came back in line and dropped to the previous low point in 2002. Today, we have reached a new low cost of ownership and are so far below the historical cost that it now only takes a little more than half of that average to finance a home.

Many are still concerned about the economy and high unemployment, for anyone else, secure in their job and in need of a place to live, right now may prove to be one the best home buying opportunities our markets have provided not only in the past, but for a long time to come.



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