

MARKET PULSE

Promising Numbers

The San Diego area regained its lead position for the strongest home price appreciation over the next 12 months in the most recent update to the U.S. real estate market forecast from Veros Real Estate Solutions, an enterprise risk management and collateral valuation service provider. Veros' U.S. real estate market forecast, VeroFORECAST, uses advanced analytics and micro-market data to achieve its results, and is utilized by economists, statisticians and business leaders as a key resource for forecasting and strategic planning due to its consistent strength and accuracy over the eight years the forecast has been available.

The forecast for December 2010 through December 2011 indicates that select markets in the U.S. can expect to witness 2.5-3.5% appreciation on home values over the next 12 months, including Washington State's tri-city area, Pittsburgh, Pennsylvania, Fargo, North Dakota, and the Washington D.C. metro area. Florida, Reno, Nevada and Boise, Idaho will experience the nation's greatest depreciation rates in the coming 12 months, a trend which continues from prior periods.

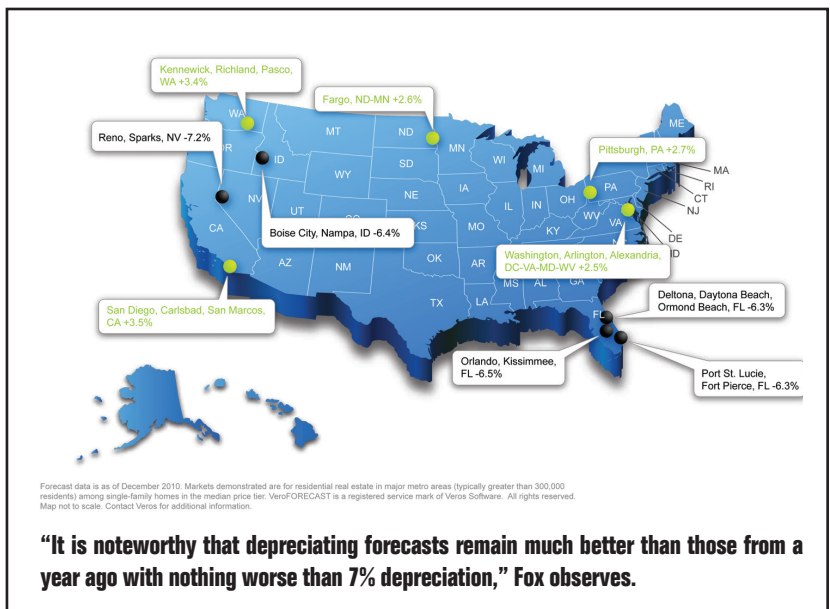
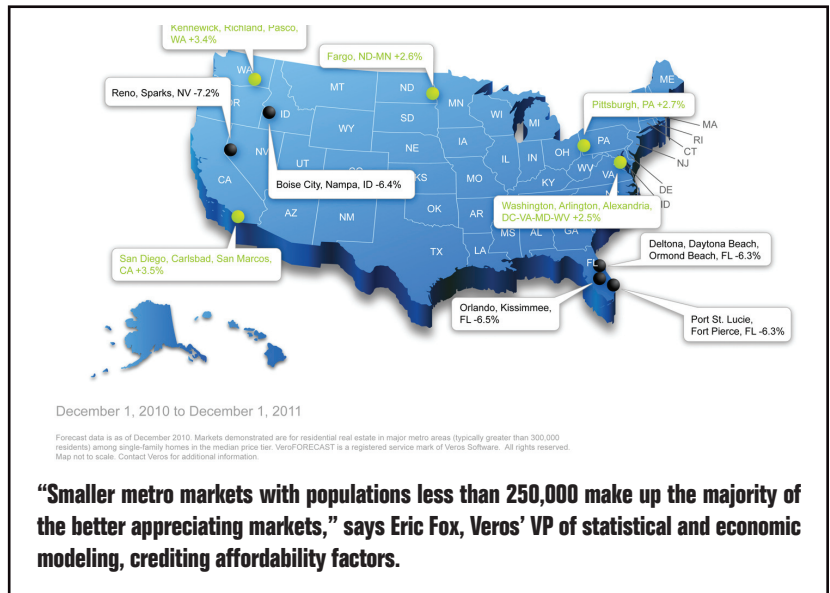
VEROS RELEASES QUARTERLY U.S. REAL ESTATE FORECAST RESULTS

TOP 5 STRONGEST MARKET PROJECTIONS

San Diego / Carlsbad / San Marcos, CA	+3.5% ↑
Kennewick / Richland / Pasco, WA	+3.4% ↑
Pittsburgh, PA	+2.7% ↑
Fargo, ND-MN	+2.6% ↑
Washington / Arlington / Alexandria, DC-VA-MD-WV	+2.5% ↑

TOP 5 WEAKEST MARKET PROJECTIONS

Reno / Sparks, NV	-7.2% ↓
Orlando / Kissimmee, FL	-6.5% ↓
Boise City / Nampa, ID	-6.4% ↓
Deltona / Daytona Beach / Ormond Beach, FL	-6.3% ↓
Port St. Lucie / Fort Pierce, FL	-6.3% ↓



SOURCE: All information was provided by Veros.