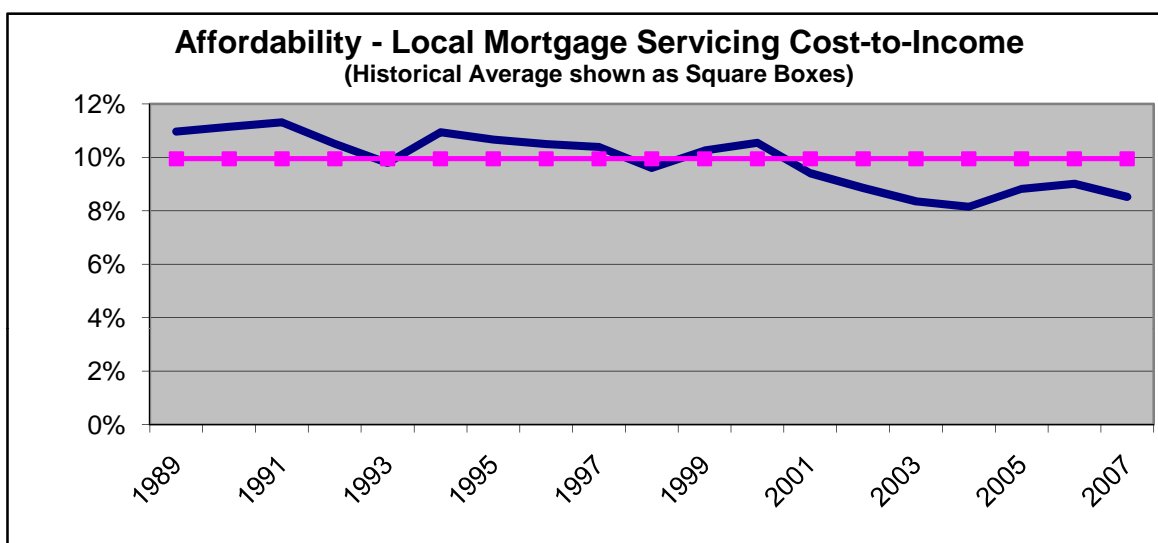


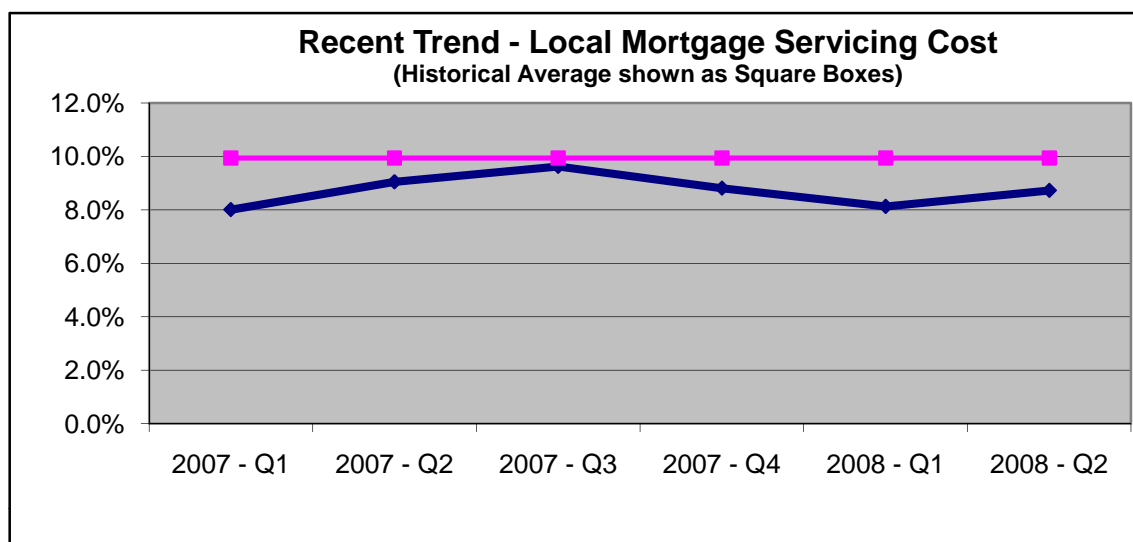


Local Economic Outlook	Peoria	U.S.	
1-year Job Additions (2008 July)	1,700	Not Comparable	Soft for this market
3-year Job Additions (2008 July)	8,800	Not Comparable	Weaker than local average
State Economic Activity Index	Illinois	U.S.	
12-month change (2008 July)	-0.4%	1.0%	Weak compared with nation
36-month change (2008 July)	6.0%	7.4%	Respectable relative to the nation

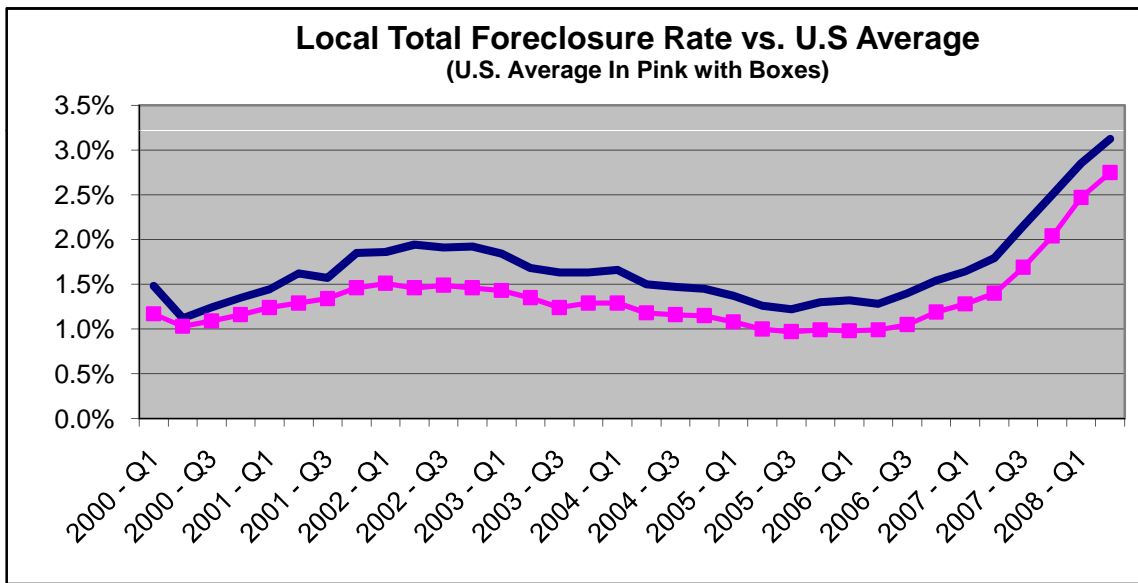
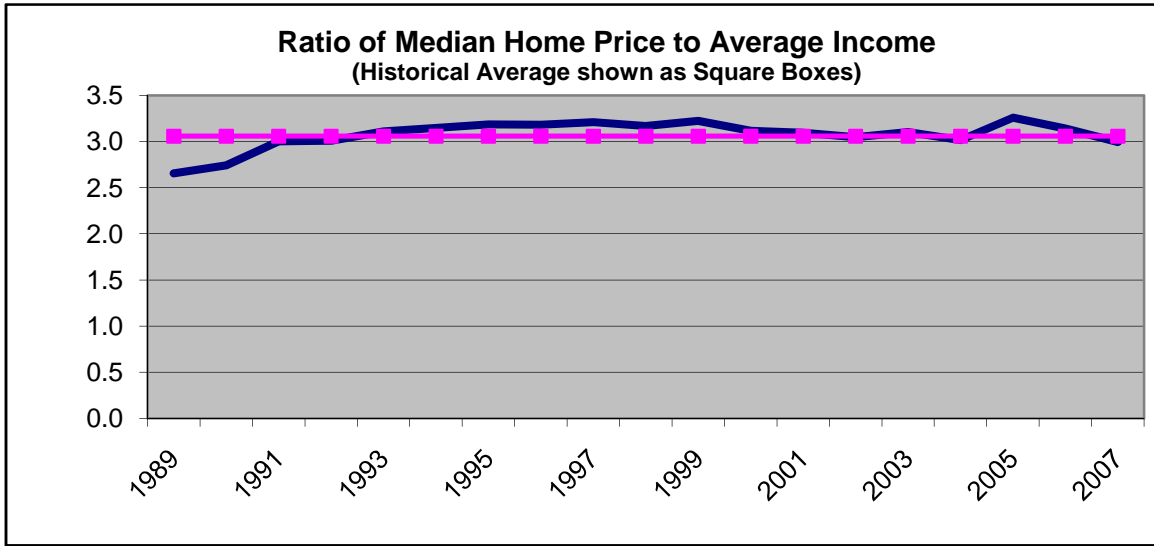
Local Demand Fundamentals	Peoria	U.S.	
1-year Job Growth Rate	0.9%	-0.1%	Respectable compared to other markets
3-year Job Growth Rate	4.9%	2.7%	Stronger than most metro areas
1-year Job Gain to New Single-Family Homes	2.8	-0.1	Good compared to the nation
3-year Job Gain to New Single-Family Homes	3.7	0.7	Good compared to the national average



Monthly Mortgage Payment to Income	Peoria	U.S.	
Ratio for all of 2007	8.5%	22.4%	Good local affordability
Ratio for Q2 2008	8.7%	20.8%	Good, but softening locally
Historical Local Average	9.9%	22.8%	Good relative to the nation



Median Home Price to Income	Peoria	U.S.	
Ratio for 2007	3.0	7.9	Good Relative to Local History
Historical Local Average	3.1	7.2	Good Compared to Nation Average



Monthly Market	Illinois	U.S.	
State Foreclosure Rate (2008 Q2)	3.1%	2.8%	Worrisome Local Increase
State Foreclosure Rate (2007 Q2)	1.8%	1.4%	Worrisome
State: Total Foreclosure Volume	55,034	Not Comparable	
State: Total Mortgages Serviced	1,763,919	Not Comparable	
State Prime Foreclosure Rate (2008 Q2)	1.5%	1.4%	Worrisome for this state
State Subprime Foreclosure Rate (2008 Q2)	21.2%	19.4%	Worrisome relative to local history

### 30-year Fixed Mortgage Rate

