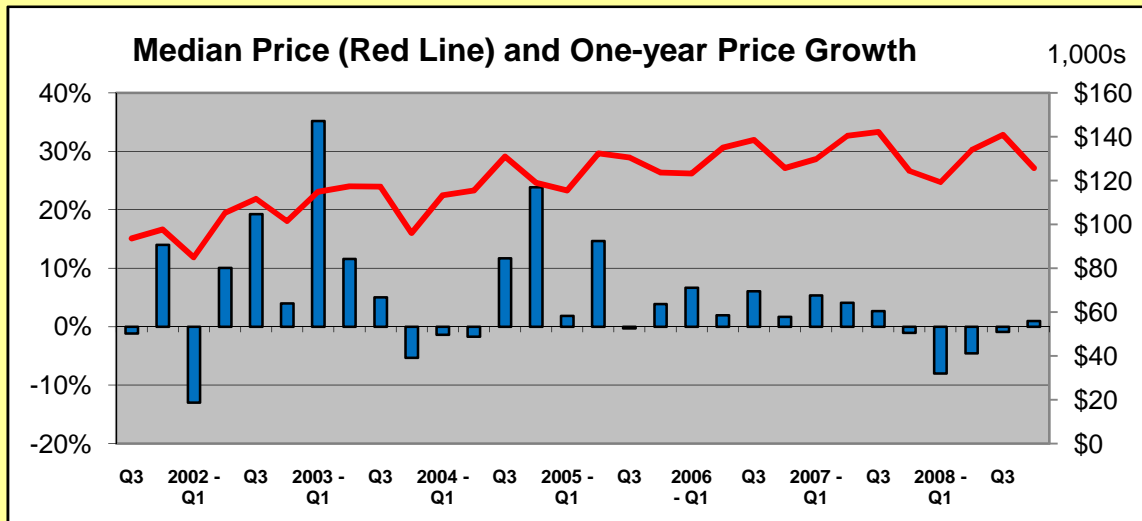


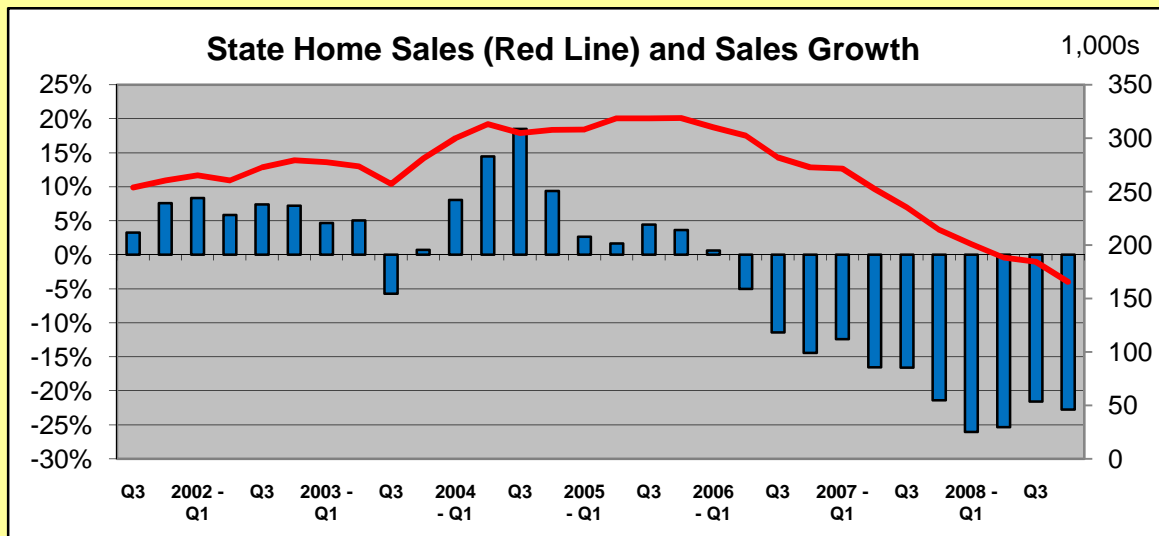


Kankakee-Bradley Area Metro Market Report, Fourth Quarter 2008

Today's Market...



	Kankakee	U.S.	Local Trend
Price Activity			
Current Median Home Price (2008 - Q4)	\$125,600	\$180,800	
1-year Appreciation (2008 - Q4)	1.0%	-7.0%	Good for this metro area
3-year Appreciation (2008 - Q4)	1.6%	-19.8%	Respectable for this market
3-year (12-quarter) Housing Equity Gain	\$2,000	-\$44,567	
7-year (28 q) Housing Equity Gain	\$10,200	-\$13,167	
9-year (36 q) Housing Equity Gain	\$20,400	\$16,967	



Home Sales and Construction Growth	Illinois	U.S.	
*State Existing Home Sales (Q4)	-22.8%	-16.4%	Weak compared to local average

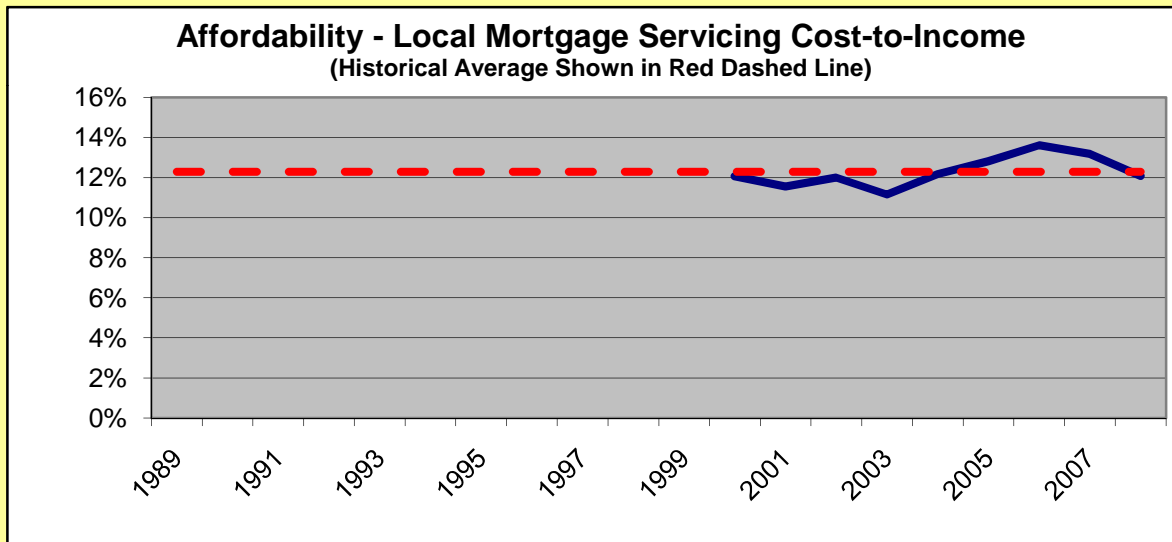
*versus same quarter, year-ago

Local Supply and Demand...

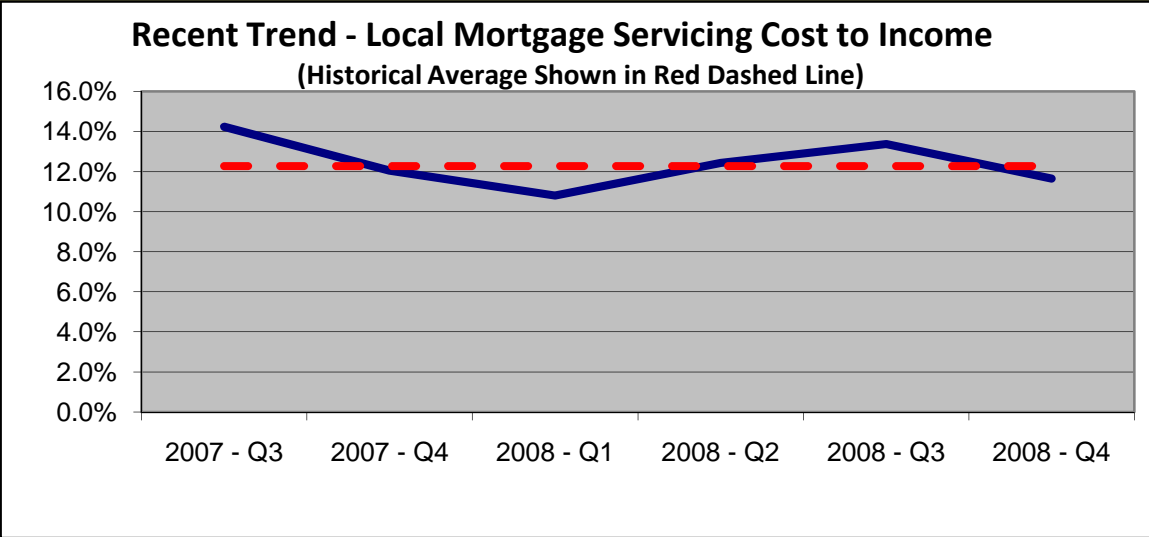
Local Economic Outlook	Kankakee	U.S.	
1-year Job Additions (2008 - Dec)	NA	Not Comparable	NA
3-year Job Additions (2008 - Dec)	NA	Not Comparable	NA
State Economic Activity Index	Illinois	U.S.	
12-month change (2008 - Dec)	-3.3%	-0.9%	Weak compared with nation
36-month change (2008 - Dec)	2.2%	4.5%	Respectable relative to the nation

Local Fundamentals	Kankakee	U.S.	
1-year (12 month) Job Growth Rate	NA	-0.4%	NA
3-year (36 month) Job Growth Rate	NA	2.5%	NA
1-year Job Gain to New Single-Family Homes	NA	0.0	NA
3-year Job Gain to New Single-Family Homes	NA	13.9	NA
** Single-Family Housing Permits (2008 - Dec)	-55.3%	-41.3%	Important to reduce supply

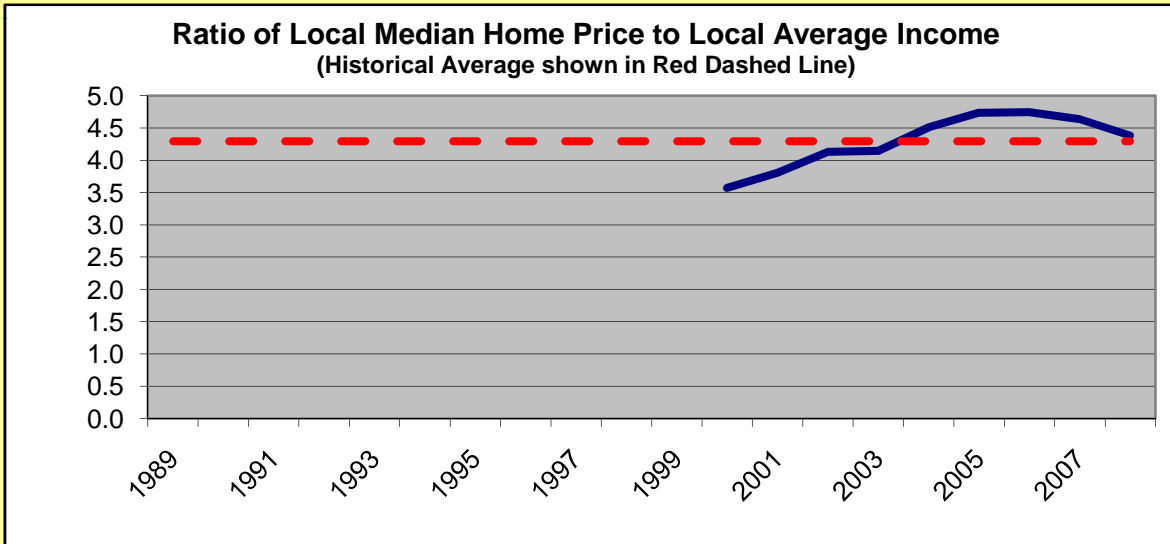
**Rolling 12-month sum vs. a year ago



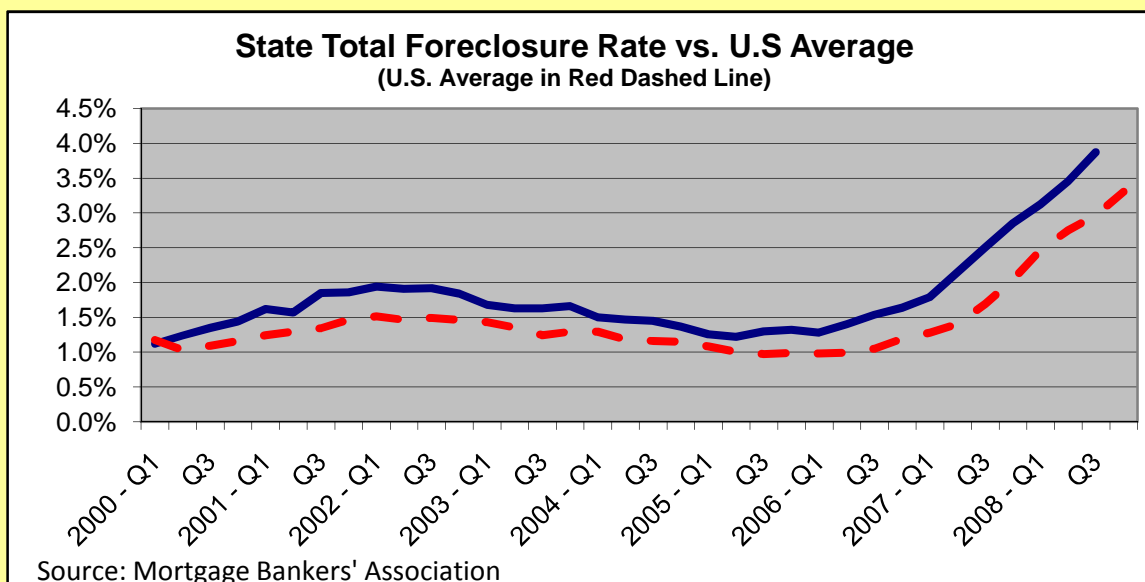
Monthly Mortgage Payment to Income	Kankakee	U.S.	
Ratio for all of 2008	12.6%	21.4%	Weak affordability
Ratio for 2008 - Q4	11.7%	20.6%	Improving and historically strong
Historical Local Average	12.3%	23.2%	Good relative to the nation



Median Home Price to Income	Kankakee	U.S.	
Ratio for 2008	4.4	7.4	Weak Relative to Local History
Historical Local Average	4.3	7.2	Good Compared to Nation Average



Looking Deeper....



Monthly Market Data - October 2008	Kankakee	U.S.	
PRIME Market Share	87.3%	84.2%	Lower subprime exposure than average
SUBPRIME and Alt-A Market Share	12.7%	15.8%	Strong Compared to the Nation
TOTAL Foreclosure + REO Rate	1.1%	1.2%	There has been a large local increase versus a year ago
TOTAL Foreclosure + REO Rate (same period, 1-year earlier)	0.5%	0.5%	Compared to the national average, today's local rate is low
SUBPRIME Foreclosure + REO Rate	16.8%	14.0%	There has been little change locally compare to year ago
SUBPRIME Foreclosure + REO Rate (same period, 1-year earlier)	15.0%	7.2%	The current local rate is high given the current U.S. average
ALT-A Foreclosure + REO Rate	5.2%	9.0%	A large local increase occurred compared to a year ago
ALT-A Foreclosure + REO Rate (same period, 1-year earlier)	2.9%	2.5%	Today's local rate is low compared to the national average

Monthly Foreclosure data provided by First American CoreLogic, LoanPerformance data

The Mortgage Market

