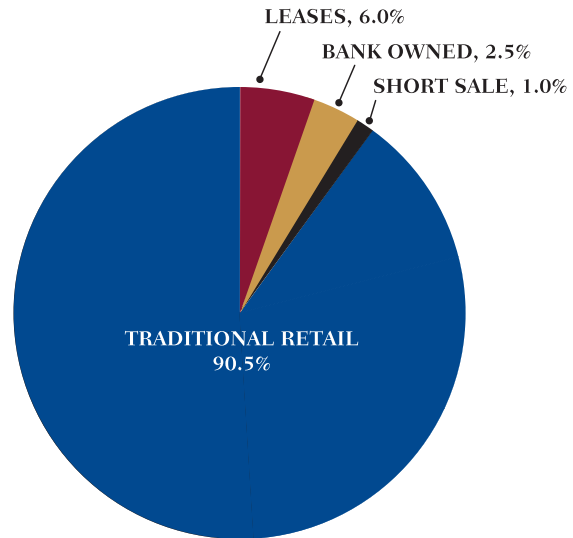


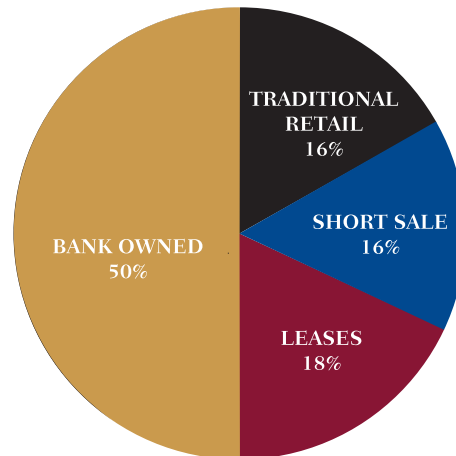


THE CHANGING VIEW OF HOME SALES

In our current Buyer's market, the type of home that is selling has shifted from the traditional profile of the past 20 years. It is therefore important to understand where your home fits into the overall market activity. Although traditional owner occupied homes make up a majority of the current homes available for sale, the majority of the homes being sold are bank owned or financial hardship related sales. This puts downward pressure on values and causes pricing to take a more significant roll in marketing. As a traditional seller, in order to stand out in a crowded field, (made even smaller by the Buyer's focus on bank owned) flexibility on pricing, terms, lease vs. sale, or lease to own becomes imperative.



HISTORIC HOME SALE DISTRIBUTION



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