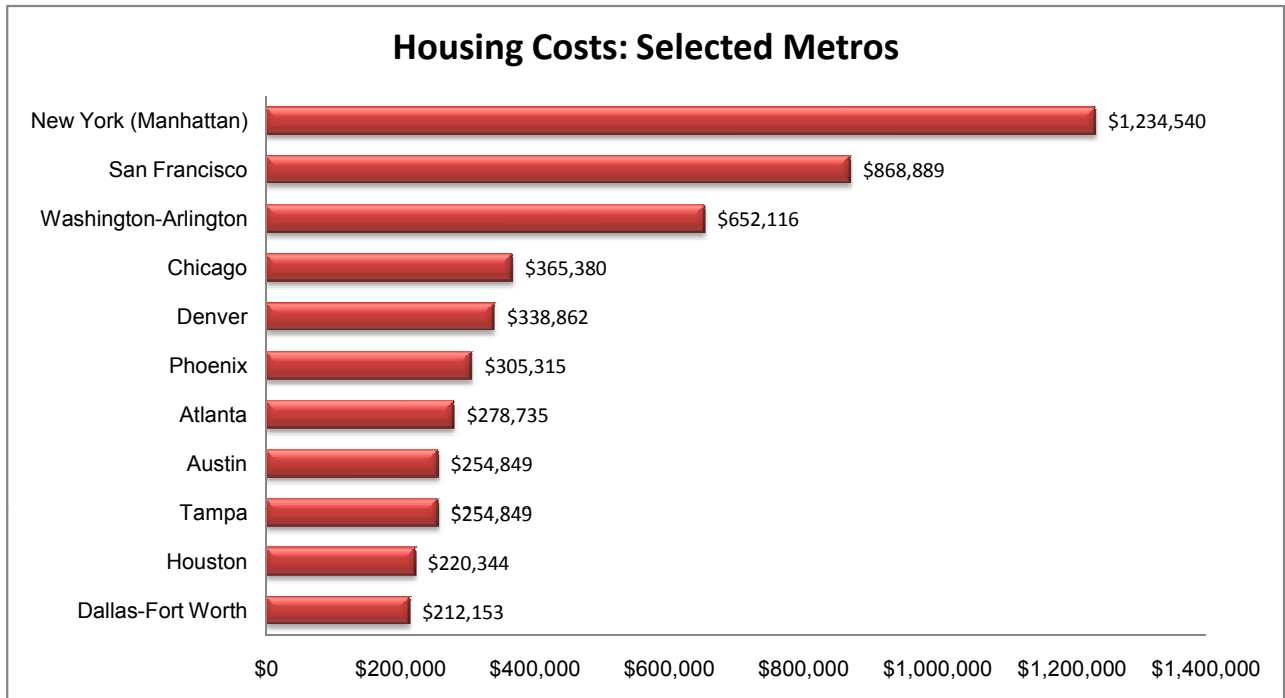


Housing Cost Comparison



Source: ACCRA 3rd Quarter 2008

* Median sale price for a 2,400 sq ft new home

▶ ACCRA Cost of Living Index consistently reports that housing in the DFW area is one of the least expensive metropolitan markets in the nation. With a 3rd quarter 2008 score of 72.8 local housing is 27.2 percent below the U.S. average of 100. (ACCRA, Greater Dallas Chamber)

▶ New building permits for single-family homes in 2007 remains steady at just over 42,000. Multi-family activity, however, grew by 13.6 percent, from 12,000 to 13,614 units. (U.S Census Bureau)

▶ As reported by the Texas A&M Real Estate Center, there were 86,356 homes sold in the Dallas area in 2007.