

<b>Abilene, TX</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7 Years	8 Years	9 Years	10 Years	Initial Price	7 Years	8 Years	9 Years	10 Years
2010	48.4	54	67		112.8	42.9%	47.9%	59.4%	
2011	47.6	60.6			119.2	39.9%	50.8%		
2012	55.2				124.6	44.3%			
<b>Average for the Metro:</b>	<b>50.4</b>	<b>57.3</b>	<b>67.0</b>			<b>42.4%</b>	<b>49.4%</b>	<b>59.4%</b>	

<b>Akron, OH</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	34.3	41.4	41.6	40.4	64.5	53.2%	64.2%	64.5%	62.6%
1990	38.2	38.4	37.2	42.4	67.7	56.4%	56.7%	54.9%	62.6%
1991	34.3	33.1	38.3	41.8	71.8	47.8%	46.1%	53.3%	58.2%
1992	25.6	30.8	34.3	36	79.3	32.3%	38.8%	43.3%	45.4%
1993	26.9	30.4	32.1	33.5	83.2	32.3%	36.5%	38.6%	40.3%
1994	28.7	30.4	31.8	32	84.9	33.8%	35.8%	37.5%	37.7%
1995	23.2	24.6	24.8	28.4	92.1	25.2%	26.7%	26.9%	30.8%
1996	17.9	18.1	21.7	15.8	98.8	18.1%	18.3%	22.0%	16.0%
1997	11	14.6	8.7	13.4	105.9	10.4%	13.8%	8.2%	12.7%
1998	14.4	8.5	13.2	-5.6	106.1	13.6%	8.0%	12.4%	-5.3%
1999	9.7	14.4	-4.4	-11.7	104.9	9.2%	13.7%	-4.2%	-11.2%
2000	9.2	-9.6	-16.9	-1.2	110.1	8.4%	-8.7%	-15.3%	-1.1%
2001	-13.1	-20.4	-4.7	-22.7	113.6	-11.5%	-18.0%	-4.1%	-20.0%
2002	-22.1	-6.4	-24.4	-5.8	115.3	-19.2%	-5.6%	-21.2%	-5.0%
2003	-7.8	-25.8	-7.2	1.8	116.7	-6.7%	-22.1%	-6.2%	1.5%
2004	-26	-7.4	1.6	-1.2	116.9	-22.2%	-6.3%	1.4%	-1.0%
2005	-11	-2	-4.8	-1.9	120.5	-9.1%	-1.7%	-4.0%	-1.6%
2006	3.9	1.1	4	11	114.6	3.4%	1.0%	3.5%	9.6%
2007	-3.6	-0.7	6.3	15.8	119.3	-3.0%	-0.6%	5.3%	13.2%
2008	18.1	25.1	34.6	45.1	100.5	18.0%	25.0%	34.4%	44.9%
2009	32.4	41.9	52.4	61.8	93.2	34.8%	45.0%	56.2%	66.3%
2010	26.2	36.7	46.1		108.9	24.1%	33.7%	42.3%	
2011	54.7	64.1			90.9	60.2%	70.5%		
2012	45.5				109.5	41.6%			
<b>Average for the Metro:</b>	<b>15.4</b>	<b>16.6</b>	<b>16.7</b>	<b>17.6</b>		<b>18.8%</b>	<b>20.5%</b>	<b>20.4%</b>	<b>21.7%</b>

<b>Albany-Schenectady-Troy, NY</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	2	0.4	2.1	1.2	104.8	1.9%	0.4%	2.0%	1.1%
1990	-1.6	0.1	-0.8	4.2	106.8	-1.5%	0.1%	-0.7%	3.9%
1991	-3.3	-4.2	0.8	11.3	110.2	-3.0%	-3.8%	0.7%	10.3%
1992	-5.3	-0.3	10.2	14.6	111.3	-4.8%	-0.3%	9.2%	13.1%
1993	-1.2	9.3	13.7	29.4	112.2	-1.1%	8.3%	12.2%	26.2%
1994	9.6	14	29.7	49.4	111.9	8.6%	12.5%	26.5%	44.1%
1995	20.1	35.8	55.5	77.7	105.8	19.0%	33.8%	52.5%	73.4%
1996	34.8	54.5	76.7	88.6	106.8	32.6%	51.0%	71.8%	83.0%
1997	56.1	78.3	90.2	93.7	105.2	53.3%	74.4%	85.7%	89.1%
1998	76.6	88.5	92	91	106.9	71.7%	82.8%	86.1%	85.1%
1999	89.4	92.9	91.9	83.1	106	84.3%	87.6%	86.7%	78.4%
2000	87.9	86.9	78.1	84.7	111	79.2%	78.3%	70.4%	76.3%
2001	76.4	67.6	74.2	72.3	121.5	62.9%	55.6%	61.1%	59.5%
2002	63.2	69.8	67.9	74.4	125.9	50.2%	55.4%	53.9%	59.1%
2003	54.1	52.2	58.7	61	141.6	38.2%	36.9%	41.5%	43.1%
2004	32.5	39	41.3	40.7	161.3	20.1%	24.2%	25.6%	25.2%
2005	16.8	19.1	18.5	22.8	183.5	9.2%	10.4%	10.1%	12.4%
2006	7.2	6.6	10.9	8.3	195.4	3.7%	3.4%	5.6%	4.2%
2007	3.1	7.4	4.8	6.4	198.9	1.6%	3.7%	2.4%	3.2%
2008	8.4	5.8	7.4	11.2	197.9	4.2%	2.9%	3.7%	5.7%
2009	14.6	16.2	20	29.7	189.1	7.7%	8.6%	10.6%	15.7%
2010	9.6	13.4	23.1		195.7	4.9%	6.8%	11.8%	
2011	15.3	25			193.8	7.9%	12.9%		
2012	18.5				200.3	9.2%			
<b>Average for the Metro:</b>	<b>28.5</b>	<b>33.8</b>	<b>39.4</b>	<b>45.5</b>		<b>23.3%</b>	<b>28.1%</b>	<b>33.1%</b>	<b>38.7%</b>

<b>Albuquerque, NM</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	39.3	43.7	45.2	47.3	83	47.3%	52.7%	54.5%	57.0%
1990	42.2	43.7	45.8	45.9	84.5	49.9%	51.7%	54.2%	54.3%
1991	41.4	43.5	43.6	46.5	86.8	47.7%	50.1%	50.2%	53.6%
1992	38.3	38.4	41.3	41.8	92	41.6%	41.7%	44.9%	45.4%
1993	30	32.9	33.4	38	100.4	29.9%	32.8%	33.3%	37.8%
1994	23.3	23.8	28.4	35.4	110	21.2%	21.6%	25.8%	32.2%
1995	16.8	21.4	28.4	52.2	117	14.4%	18.3%	24.3%	44.6%
1996	16.1	23.1	46.9	61.9	122.3	13.2%	18.9%	38.3%	50.6%

1997	18.7	42.5	57.5	71.8	126.7	14.8%	33.5%	45.4%	56.7%
1998	41	56	70.3	64.4	128.2	32.0%	43.7%	54.8%	50.2%
1999	53.9	68.2	62.3	50.3	130.3	41.4%	52.3%	47.8%	38.6%
2000	68.1	62.2	50.2	48.3	130.4	52.2%	47.7%	38.5%	37.0%
2001	59.3	47.3	45.4	34.6	133.3	44.5%	35.5%	34.1%	26.0%
2002	46.8	44.9	34.1	36.5	133.8	35.0%	33.6%	25.5%	27.3%
2003	40.3	29.5	31.9	35.9	138.4	29.1%	21.3%	23.0%	25.9%
2004	22.5	24.9	28.9	32.2	145.4	15.5%	17.1%	19.9%	22.1%
2005	1.1	5.1	8.4	11.6	169.2	0.7%	3.0%	5.0%	6.9%
2006	-9.9	-6.6	-3.4	5.8	184.2	-5.4%	-3.6%	-1.8%	3.1%
2007	-20.9	-17.7	-8.5	-1.9	198.5	-10.5%	-8.9%	-4.3%	-1.0%
2008	-11.8	-2.6	4	13	192.6	-6.1%	-1.3%	2.1%	6.7%
2009	9.4	16	25	44.4	180.6	5.2%	8.9%	13.8%	24.6%
2010	17.9	26.9	46.3		178.7	10.0%	15.1%	25.9%	
2011	37.7	57.1			167.9	22.5%	34.0%		
2012	54.7				170.3	32.1%			
<b>Average for the Metro:</b>	<b>28.2</b>	<b>31.5</b>	<b>34.8</b>	<b>38.9</b>		<b>24.1%</b>	<b>26.9%</b>	<b>29.8%</b>	<b>33.3%</b>

<b>Allentown-Bethlehem-Easton, PA-NJ</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
2000	145.4	128.2	108	108.6	115.4	126.0%	111.1%	93.6%	94.1%	
2001	119.6	99.4	100	61.4	124	96.5%	80.2%	80.6%	49.5%	
2002	62.3	62.9	24.3	28.5	161.1	38.7%	39.0%	15.1%	17.7%	
2003	39.3	0.7	4.9	-5.2	184.7	21.3%	0.4%	2.7%	-2.8%	
2004	-21.9	-17.7	-27.8	-28.2	207.3	-10.6%	-8.5%	-13.4%	-13.6%	
2005	-53.8	-63.9	-64.3	-60.8	243.4	-22.1%	-26.3%	-26.4%	-25.0%	
2006	-68.6	-69	-65.5	-61.3	248.1	-27.7%	-27.8%	-26.4%	-24.7%	
2007	-81.7	-78.2	-74	-70.5	260.8	-31.3%	-30.0%	-28.4%	-27.0%	
2008	-61	-56.8	-53.3	-44.3	243.6	-25.0%	-23.3%	-21.9%	-18.2%	
2009	-36.6	-33.1	-24.1	-15.9	223.4	-16.4%	-14.8%	-10.8%	-7.1%	
2010	-33.7	-24.7	-16.5		224	-15.0%	-11.0%	-7.4%		
2011	13.9	22.1			185.4	7.5%	11.9%			
2012	17.9				189.6	9.4%				
<b>Average for the Metro:</b>	<b>3.2</b>	<b>-2.5</b>	<b>-8.0</b>	<b>-8.8</b>		<b>11.6%</b>	<b>8.4%</b>	<b>5.2%</b>	<b>4.3%</b>	

<b>Amarillo, TX</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	

1989	18.7	21.8	24.3	26.4	55	34.0%	39.6%	44.2%	48.0%
1991	21.8	23.9	28.8	32.7	57.5	37.9%	41.6%	50.1%	56.9%
1992	23.3	28.2	32.1	33.8	58.1	40.1%	48.5%	55.2%	58.2%
1993	23.1	27	28.7	32.5	63.2	36.6%	42.7%	45.4%	51.4%
1994	25.7	27.4	31.2	32.6	64.5	39.8%	42.5%	48.4%	50.5%
1995	20.9	24.7	26.1	36.1	71	29.4%	34.8%	36.8%	50.8%
1996	22	23.4	33.4	41.2	73.7	29.9%	31.8%	45.3%	55.9%
1997	20.3	30.3	38.1	41.6	76.8	26.4%	39.5%	49.6%	54.2%
1998	27.8	35.6	39.1	45.4	79.3	35.1%	44.9%	49.3%	57.3%
1999	33.5	37	43.3	42.4	81.4	41.2%	45.5%	53.2%	52.1%
2000	32.1	38.4	37.5	38.4	86.3	37.2%	44.5%	43.5%	44.5%
2001	34.5	33.6	34.5	38	90.2	38.2%	37.3%	38.2%	42.1%
2002	31.9	32.8	36.3	41.9	91.9	34.7%	35.7%	39.5%	45.6%
2003	29	32.5	38.1	42.7	95.7	30.3%	34.0%	39.8%	44.6%
2004	31.1	36.7	41.3	47.4	97.1	32.0%	37.8%	42.5%	48.8%
2005	26.7	31.3	37.4	43.2	107.1	24.9%	29.2%	34.9%	40.3%
2006	23.5	29.6	35.4	39.7	114.9	20.5%	25.8%	30.8%	34.6%
2007	26.1	31.9	36.2	39.3	118.4	22.0%	26.9%	30.6%	33.2%
2008	25.6	29.9	33	33.9	124.7	20.5%	24.0%	26.5%	27.2%
2009	30.8	33.9	34.8	41.3	123.8	24.9%	27.4%	28.1%	33.4%
2010	33	33.9	40.4		124.7	26.5%	27.2%	32.4%	
2011	30.4	36.9			128.2	23.7%	28.8%		
2012	31.3				133.8	23.4%			
<b>Average for the Metro:</b>	<b>27.1</b>	<b>30.9</b>	<b>34.8</b>	<b>38.5</b>		<b>30.8%</b>	<b>35.9%</b>	<b>41.2%</b>	<b>46.5%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
	7	8	9	10	Initial Price	7	8	9	10	
1989	-28.3	-11.9	20	39.2	241.7	-11.7%	-4.9%	8.3%	16.2%	
1990	-12.6	19.3	38.5	73.8	242.4	-5.2%	8.0%	15.9%	30.4%	
1991	22	41.2	76.5	115.9	239.7	9.2%	17.2%	31.9%	48.4%	
1992	50	85.3	124.7	181.8	230.9	21.7%	36.9%	54.0%	78.7%	
1993	99	138.4	195.5	269.8	217.2	45.6%	63.7%	90.0%	124.2%	
1994	144.6	201.7	276	416.3	211	68.5%	95.6%	130.8%	197.3%	
1995	204.3	278.6	418.9	483.5	208.4	98.0%	133.7%	201.0%	232.0%	
1996	273.6	413.9	478.5	495.6	213.4	128.2%	194.0%	224.2%	232.2%	
1997	397.5	462.1	479.2	479.7	229.8	173.0%	201.1%	208.5%	208.7%	
1998	430.2	447.3	447.8	271.5	261.7	164.4%	170.9%	171.1%	103.7%	
1999	428.1	428.6	252.3	196.34	280.9	152.4%	152.6%	89.8%	69.9%	

2000	393.3	217	161.04	230.2	316.2	124.4%	68.6%	50.9%	72.8%
2001	177.6	121.64	190.8	156.9	355.6	49.9%	34.2%	53.7%	44.1%
2002	64.54	133.7	99.8	130	412.7	15.6%	32.4%	24.2%	31.5%
2003	59.4	25.5	55.7	164.65	487	12.2%	5.2%	11.4%	33.8%
2004	-114.8	-84.6	24.35	60.6	627.3	-18.3%	-13.5%	3.9%	9.7%
2005	-149.2	-40.25	-4	8.5	691.9	-21.6%	-5.8%	-0.6%	1.2%
2006	-57.35	-21.1	-8.6	26	709	-8.1%	-3.0%	-1.2%	3.7%
2007	-21.6	-9.1	25.5	70.5	709.5	-3.0%	-1.3%	3.6%	9.9%
2008	167.2	201.8	246.8	286.8	533.2	31.4%	37.8%	46.3%	53.8%
2009	257.76	302.76	342.76	345.01	477.24	54.0%	63.4%	71.8%	72.3%
2010	233.6	273.6	275.85		546.4	42.8%	50.1%	50.5%	
2011	307.5	309.75			512.5	60.0%	60.4%		
2012	279.55				542.7	51.5%			
<b>Average for the Metro:</b>	<b>150.2</b>	<b>171.1</b>	<b>191.7</b>	<b>214.4</b>		<b>51.5%</b>	<b>60.8%</b>	<b>70.0%</b>	<b>79.7%</b>

<b>Ann Arbor, MI</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
2007	8.8	16.1	27.4	47.7	216	4.1%	7.5%	12.7%	22.1%	
2008	51.8	63.1	83.4	100.7	180.3	28.7%	35.0%	46.3%	55.9%	
2009	96.7	117	134.3	148	146.7	65.9%	79.8%	91.5%	100.9%	
2010	116.9	134.2	147.9		146.8	79.6%	91.4%	100.7%		
2011	125.9	139.6			155.1	81.2%	90.0%			
2012	119.9				174.8	68.6%				
<b>Average for the Metro:</b>	<b>86.7</b>	<b>94.0</b>	<b>98.3</b>	<b>98.8</b>		<b>54.7%</b>	<b>60.7%</b>	<b>62.8%</b>	<b>59.6%</b>	

<b>Appleton, WI Metropolitan Statistical Area</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
1989	28.8	31.5	36.5	37.3	68	42.4%	46.3%	53.7%	54.9%	
1990	28.2	33.2	34	42.1	71.3	39.6%	46.6%	47.7%	59.0%	
1991	29.7	30.5	38.6	43.8	74.8	39.7%	40.8%	51.6%	58.6%	
1992	25.3	33.4	38.6	47.2	80	31.6%	41.8%	48.3%	59.0%	
1993	28.4	33.6	42.2	48.9	85	33.4%	39.5%	49.6%	57.5%	
1994	27.7	36.3	43	47.9	90.9	30.5%	39.9%	47.3%	52.7%	
1995	31.2	37.9	42.8	50.4	96	32.5%	39.5%	44.6%	52.5%	
1996	37.1	42	49.6	49.1	96.8	38.3%	43.4%	51.2%	50.7%	
1997	39.3	46.9	46.4	47.3	99.5	39.5%	47.1%	46.6%	47.5%	
1998	41.9	41.4	42.3	39.4	104.5	40.1%	39.6%	40.5%	37.7%	

1999	40.6	41.5	38.6	25.3	105.3	38.6%	39.4%	36.7%	24.0%
2000	33.4	30.5	17.2	21	113.4	29.5%	26.9%	15.2%	18.5%
2001	25.3	12	15.8	12.1	118.6	21.3%	10.1%	13.3%	10.2%
2002	3.4	7.2	3.5	1.5	127.2	2.7%	5.7%	2.8%	1.2%
2003	0.5	-3.2	-5.2	8.1	133.9	0.4%	-2.4%	-3.9%	6.0%
2004	-8.1	-10.1	3.2	5.1	138.8	-5.8%	-7.3%	2.3%	3.7%
2005	-17.7	-4.4	-2.5	-1.1	146.4	-12.1%	-3.0%	-1.7%	-0.8%
2006	-3.9	-2	-0.6	6.4	145.9	-2.7%	-1.4%	-0.4%	4.4%
2007	-2.9	-1.5	5.5	16.8	146.8	-2.0%	-1.0%	3.7%	11.4%
2008	1.4	8.4	19.7	31.4	143.9	1.0%	5.8%	13.7%	21.8%
2009	21.7	33	44.7	58.6	130.6	16.6%	25.3%	34.2%	44.9%
2010	29.2	40.9	54.8		134.4	21.7%	30.4%	40.8%	
2011	44.6	58.5			130.7	34.1%	44.8%		
2012	60.5				128.7	47.0%			
<b>Average for the Metro:</b>	<b>22.7</b>	<b>25.1</b>	<b>27.7</b>	<b>30.4</b>		<b>23.2%</b>	<b>26.0%</b>	<b>29.0%</b>	<b>32.2%</b>

<b>Atlanta-Sandy Springs-Marietta, GA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
1989	16.7	24.4	31.4	39.7	84	19.9%	29.0%	37.4%	47.3%	
1990	22	29	37.3	44.8	86.4	25.5%	33.6%	43.2%	51.9%	
1991	27.8	36.1	43.6	51.2	87.6	31.7%	41.2%	49.8%	58.4%	
1992	34.2	41.7	49.3	57	89.5	38.2%	46.6%	55.1%	63.7%	
1993	39.4	47	54.7	60.6	91.8	42.9%	51.2%	59.6%	66.0%	
1994	45.2	52.9	58.8	63.3	93.6	48.3%	56.5%	62.8%	67.6%	
1995	49	54.9	59.4	69.7	97.5	50.3%	56.3%	60.9%	71.5%	
1996	51.7	56.2	66.5	71.1	100.7	51.3%	55.8%	66.0%	70.6%	
1997	48.5	58.8	63.4	63.6	108.4	44.7%	54.2%	58.5%	58.7%	
1998	51.8	56.4	56.6	34.1	115.4	44.9%	48.9%	49.0%	29.5%	
1999	48.1	48.3	25.8	-0.2	123.7	38.9%	39.0%	20.9%	-0.2%	
2000	40.8	18.3	-7.7	-16.4	131.2	31.1%	13.9%	-5.9%	-12.5%	
2001	10.7	-15.3	-24	-40.2	138.8	7.7%	-11.0%	-17.3%	-29.0%	
2002	-23	-31.7	-47.9	-45.1	146.5	-15.7%	-21.6%	-32.7%	-30.8%	
2003	-37.6	-53.8	-51	-12.9	152.4	-24.7%	-35.3%	-33.5%	-8.5%	
2004	-58.3	-55.5	-17.4	2.6	156.9	-37.2%	-35.4%	-11.1%	1.7%	
2005	-65.8	-27.7	-7.7	6.4	167.2	-39.4%	-16.6%	-4.6%	3.8%	
2006	-32.3	-12.3	1.8	12.7	171.8	-18.8%	-7.2%	1.0%	7.4%	
2007	-12.5	1.6	12.5	26.5	172	-7.3%	0.9%	7.3%	15.4%	
2008	24.1	35	49	70.4	149.5	16.1%	23.4%	32.8%	47.1%	

2009	61	75	96.4	109.7	123.5	49.4%	60.7%	78.1%	88.8%
2010	83.7	105.1	118.4		114.8	72.9%	91.6%	103.1%	
2011	121.3	134.6			98.6	123.0%	136.5%		
2012	131.8				101.4	130.0%			
<b>Average for the Metro:</b>	<b>28.3</b>	<b>29.5</b>	<b>30.4</b>	<b>31.8</b>		<b>30.2%</b>	<b>31.0%</b>	<b>30.9%</b>	<b>31.8%</b>

<b>Atlantic City-Hammonton, NJ</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	-4.5	-2.9	0.1	4.1	107.9	-4.2%	-2.7%	0.1%	3.8%
1990	-2	1	5	9.3	107	-1.9%	0.9%	4.7%	8.7%
1991	2.1	6.1	10.4	20.2	105.9	2.0%	5.8%	9.8%	19.1%
1992	7.6	11.9	21.7	39.2	104.4	7.3%	11.4%	20.8%	37.5%
1993	14.2	24	41.5	64.4	102.1	13.9%	23.5%	40.6%	63.1%
1994	23.1	40.6	63.5	94.9	103	22.4%	39.4%	61.7%	92.1%
1995	41.2	64.1	95.5	153.7	102.4	40.2%	62.6%	93.3%	150.1%
1996	63.1	94.5	152.7	151.4	103.4	61.0%	91.4%	147.7%	146.4%
1997	92.9	151.1	149.8	164.7	105	88.5%	143.9%	142.7%	156.9%
1998	148.1	146.8	161.7	145.3	108	137.1%	135.9%	149.7%	134.5%
1999	142.8	157.7	141.3	109.3	112	127.5%	140.8%	126.2%	97.6%
2000	153.4	137	105	110.1	116.3	131.9%	117.8%	90.3%	94.7%
2001	127.2	95.2	100.3	97.1	126.1	100.9%	75.5%	79.5%	77.0%
2002	77.7	82.8	79.6	76.8	143.6	54.1%	57.7%	55.4%	53.5%
2003	59.9	56.7	53.9	51.8	166.5	36.0%	34.1%	32.4%	31.1%
2004	25.3	22.5	20.4	9.7	197.9	12.8%	11.4%	10.3%	4.9%
2005	-35.7	-37.8	-48.5	-50.1	256.1	-13.9%	-14.8%	-18.9%	-19.6%
2006	-36.5	-47.2	-48.8	-67.3	254.8	-14.3%	-18.5%	-19.2%	-26.4%
2007	-62.1	-63.7	-82.2	-82.6	269.7	-23.0%	-23.6%	-30.5%	-30.6%
2008	-47.3	-65.8	-66.2	-60.5	253.3	-18.7%	-26.0%	-26.1%	-23.9%
2009	-33.8	-34.2	-28.5	-11.1	221.3	-15.3%	-15.5%	-12.9%	-5.0%
2010	-39.3	-33.6	-16.2		226.4	-17.4%	-14.8%	-7.2%	
2011	-30.4	-13			223.2	-13.6%	-5.8%		
2012	-10.2				220.4	-4.6%			
<b>Average for the Metro:</b>	<b>28.2</b>	<b>34.5</b>	<b>41.5</b>	<b>49.1</b>		<b>29.5%</b>	<b>36.1%</b>	<b>43.2%</b>	<b>50.7%</b>

<b>Austin-Round Rock, TX</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1992	44.8	59	68.2	72.7	83.8	53.5%	70.4%	81.4%	86.8%

1993	51.5	60.7	65.2	65.4	91.3	56.4%	66.5%	71.4%	71.6%
1994	55.8	60.3	60.5	58.5	96.2	58.0%	62.7%	62.9%	60.8%
1995	55.1	55.3	53.3	62.4	101.4	54.3%	54.5%	52.6%	61.5%
1996	48.6	46.6	55.7	65.6	108.1	45.0%	43.1%	51.5%	60.7%
1998	42.7	52.6	62.6	67.5	121.1	35.3%	43.4%	51.7%	55.7%
1999	45.1	55.1	60	58.8	128.6	35.1%	42.8%	46.7%	45.7%
2000	40.9	45.8	44.6	50.8	142.8	28.6%	32.1%	31.2%	35.6%
2001	36.6	35.4	41.6	41.1	152	24.1%	23.3%	27.4%	27.0%
2002	30.9	37.1	36.6	49.5	156.5	19.7%	23.7%	23.4%	31.6%
2003	36.9	36.4	49.3	66.2	156.7	23.5%	23.2%	31.5%	42.2%
2004	38.4	51.3	68.2	86	154.7	24.8%	33.2%	44.1%	55.6%
2005	42.2	59.1	76.9	99.5	163.8	25.8%	36.1%	46.9%	60.7%
2006	49.2	67	89.6	110.3	173.7	28.3%	38.6%	51.6%	63.5%
2007	57	79.6	100.3	112.1	183.7	31.0%	43.3%	54.6%	61.0%
2008	74.7	95.4	107.2	127.3	188.6	39.6%	50.6%	56.8%	67.5%
2009	96.6	108.4	128.5	141.8	187.4	51.5%	57.8%	68.6%	75.7%
2010	102.2	122.3	135.6		193.6	52.8%	63.2%	70.0%	
2011	122.8	136.1			193.1	63.6%	70.5%		
2012	123.2				206	59.8%			
<b>Average for the Metro:</b>	<b>59.8</b>	<b>66.5</b>	<b>72.4</b>	<b>78.6</b>		<b>40.5%</b>	<b>46.3%</b>	<b>51.3%</b>	<b>56.7%</b>

<b>Baltimore-Columbia-Towson, MD</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	14.4	18.8	20.9	26.8	83	17.3%	22.7%	25.2%	32.3%
1990	10.6	12.7	18.6	40.6	91.2	11.6%	13.9%	20.4%	44.5%
1991	9	14.9	36.9	41.4	94.9	9.5%	15.7%	38.9%	43.6%
1992	12.1	34.1	38.6	57.1	97.7	12.4%	34.9%	39.5%	58.4%
1993	32.1	36.6	55.1	80.3	99.7	32.2%	36.7%	55.3%	80.5%
1994	36.9	55.4	80.6	117.6	99.4	37.1%	55.7%	81.1%	118.3%
1995	58.9	84.1	121.1	169.4	95.9	61.4%	87.7%	126.3%	176.6%
1996	82.6	119.6	167.9	182.5	97.4	84.8%	122.8%	172.4%	187.4%
1997	115.2	163.5	178.1	184.3	101.8	113.2%	160.6%	175.0%	181.0%
1998	161.4	176	182.2	170.2	103.9	155.3%	169.4%	175.4%	163.8%
1999	170.1	176.3	164.3	141.4	109.8	154.9%	160.6%	149.6%	128.8%
2000	154.3	142.3	119.4	114.3	131.8	117.1%	108.0%	90.6%	86.7%
2001	137.8	114.9	109.8	93.7	136.3	101.1%	84.3%	80.6%	68.7%
2002	96.4	91.3	75.2	51.2	154.8	62.3%	59.0%	48.6%	33.1%
2003	66.1	50	26	71.9	180	36.7%	27.8%	14.4%	39.9%



2004	13	-11	34.9	27.1	217	6.0%	-5.1%	16.1%	12.5%
2005	-59.3	-13.4	-21.2	-22.5	265.3	-22.4%	-5.1%	-8.0%	-8.5%
2006	-28	-35.8	-37.1	-26.9	279.9	-10.0%	-12.8%	-13.3%	-9.6%
2007	-42	-43.3	-33.1	-23.2	286.1	-14.7%	-15.1%	-11.6%	-8.1%
2008	-31.3	-21.1	-11.2	11.5	274.1	-11.4%	-7.7%	-4.1%	4.2%
2009	1.8	11.7	34.4	48.2	251.2	0.7%	4.7%	13.7%	19.2%
2010	16.8	39.5	53.3		246.1	6.8%	16.1%	21.7%	
2011	55.6	69.4			230	24.2%	30.2%		
2012	93.4				206	45.3%			
<b>Average for the Metro:</b>	<b>49.1</b>	<b>55.9</b>	<b>64.3</b>	<b>74.1</b>		<b>43.0%</b>	<b>50.6%</b>	<b>59.4%</b>	<b>69.2%</b>

<b>Barnstable Town, MA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2002	41.4	46.4	31.9	40.9	279.6	14.8%	16.6%	11.4%	14.6%
2003	-4.3	-18.8	-9.8	4.8	330.3	-1.3%	-5.7%	-3.0%	1.5%
2004	-65.7	-56.7	-42.1	-32	377.2	-17.4%	-15.0%	-11.2%	-8.5%
2005	-77.8	-63.2	-53.1	-35.7	398.3	-19.5%	-15.9%	-13.3%	-9.0%
2006	-54.4	-44.3	-26.9	-21.5	389.5	-14.0%	-11.4%	-6.9%	-5.5%
2007	-39.5	-22.1	-16.7	0.8	384.7	-10.3%	-5.7%	-4.3%	0.2%
2008	20.7	26.1	43.6	69.2	341.9	6.1%	7.6%	12.8%	20.2%
2009	47	64.5	90.1	109	321	14.6%	20.1%	28.1%	34.0%
2010	59.5	85.1	104		326	18.3%	26.1%	31.9%	
2011	99.6	118.5			311.5	32.0%	38.0%		
2012	109.5				320.5	34.2%			
<b>Average for the Metro:</b>	<b>12.4</b>	<b>13.6</b>	<b>13.4</b>	<b>16.9</b>		<b>5.2%</b>	<b>5.5%</b>	<b>5.0%</b>	<b>5.9%</b>

<b>Baton Rouge, LA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	24	28.5	34.3	39.8	63.8	37.6%	44.7%	53.8%	62.4%
1990	27.4	33.2	38.7	44.2	64.9	42.2%	51.2%	59.6%	68.1%
1991	28.7	34.2	39.7	44.6	69.4	41.4%	49.3%	57.2%	64.3%
1992	30	35.5	40.4	43.3	73.6	40.8%	48.2%	54.9%	58.8%
1993	33.2	38.1	41	45.3	75.9	43.7%	50.2%	54.0%	59.7%
1994	36.6	39.5	43.8	50.3	77.4	47.3%	51.0%	56.6%	65.0%
1995	32.3	36.6	43.1	61.6	84.6	38.2%	43.3%	50.9%	72.8%
1996	33.4	39.9	58.4	81.7	87.8	38.0%	45.4%	66.5%	93.1%
1997	35.4	53.9	77.2	82.1	92.3	38.4%	58.4%	83.6%	88.9%

1998	48.1	71.4	76.3	66.9	98.1	49.0%	72.8%	77.8%	68.2%
1999	65.9	70.8	61.4	59.4	103.6	63.6%	68.3%	59.3%	57.3%
2000	65.3	55.9	53.9	60.5	109.1	59.9%	51.2%	49.4%	55.5%
2001	51	49	55.6	49.4	114	44.7%	43.0%	48.8%	43.3%
2002	46.1	52.7	46.5	47.4	116.9	39.4%	45.1%	39.8%	40.5%
2003	48.4	42.2	43.1	48.8	121.2	39.9%	34.8%	35.6%	40.3%
2004	35.7	36.6	42.3	43.6	127.7	28.0%	28.7%	33.1%	34.1%
2005	18.1	23.8	25.1	35.3	146.2	12.4%	16.3%	17.2%	24.1%
2006	0.5	1.8	12	14.5	169.5	0.3%	1.1%	7.1%	8.6%
2007	-3.1	7.1	9.6	24.2	174.4	-1.8%	4.1%	5.5%	13.9%
2008	16.5	19	33.6	45.6	165	10.0%	11.5%	20.4%	27.6%
2009	21	35.6	47.6	53.4	163	12.9%	21.8%	29.2%	32.8%
2010	29	41	46.8		169.6	17.1%	24.2%	27.6%	
2011	47.2	53			163.4	28.9%	32.4%		
2012	52.1				164.3	31.7%			
<b>Average for the Metro:</b>	<b>34.3</b>	<b>39.1</b>	<b>44.1</b>	<b>49.6</b>		<b>33.5%</b>	<b>39.0%</b>	<b>44.9%</b>	<b>51.4%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
	7	8	9	10	Initial Price	7	8	9	10
1989	15.3	16.2	21	23.5	52.8	29.0%	30.7%	39.8%	44.5%
1990	15.4	20.2	22.7	27.2	53.6	28.7%	37.7%	42.4%	50.7%
1991	16.3	18.8	23.3	26.5	57.5	28.3%	32.7%	40.5%	46.1%
1992	14.8	19.3	22.5	22.8	61.5	24.1%	31.4%	36.6%	37.1%
1993	17.6	20.8	21.1	25.2	63.2	27.8%	32.9%	33.4%	39.9%
1994	19	19.3	23.4	28.5	65	29.2%	29.7%	36.0%	43.8%
1995	21.6	25.7	30.8	35.8	62.7	34.4%	41.0%	49.1%	57.1%
1996	20.3	25.4	30.4	44.6	68.1	29.8%	37.3%	44.6%	65.5%
1997	24.5	29.5	43.7	54	69	35.5%	42.8%	63.3%	78.3%
1998	24.7	38.9	49.2	53.6	73.8	33.5%	52.7%	66.7%	72.6%
1999	36.4	46.7	51.1	56.1	76.3	47.7%	61.2%	67.0%	73.5%
2000	42.2	46.6	51.6	44.3	80.8	52.2%	57.7%	63.9%	54.8%
2001	43.4	48.4	41.1	40.2	84	51.7%	57.6%	48.9%	47.9%
2002	48.1	40.8	39.9	43.5	84.3	57.1%	48.4%	47.3%	51.6%
2003	36.7	35.8	39.4	47.1	88.4	41.5%	40.5%	44.6%	53.3%
2004	30.7	34.3	42	42.1	93.5	32.8%	36.7%	44.9%	45.0%
2005	29.3	37	37.1	39.5	98.5	29.7%	37.6%	37.7%	40.1%
2006	22.8	22.9	25.3	31.6	112.7	20.2%	20.3%	22.4%	28.0%
2007	12.6	15	21.3	27.3	123	10.2%	12.2%	17.3%	22.2%

2008	10.6	16.9	22.9	27.2	127.4	8.3%	13.3%	18.0%	21.4%
2009	11.9	17.9	22.2	35.4	132.4	9.0%	13.5%	16.8%	26.7%
2010	25.2	29.5	42.7		125.1	20.1%	23.6%	34.1%	
2011	30.4	43.6			124.2	24.5%	35.1%		
2012	40				127.8	31.3%			
<b>Average for the Metro:</b>	<b>25.4</b>	<b>29.1</b>	<b>32.9</b>	<b>37.0</b>		<b>30.7%</b>	<b>35.9%</b>	<b>41.6%</b>	<b>47.6%</b>

<b>Binghamton, NY</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2001	38.9	40.9	35.5	39	74.8	52.0%	54.7%	47.5%	52.1%
2002	40.4	35	38.5	34.2	75.3	53.7%	46.5%	51.1%	45.4%
2003	28.1	31.6	27.3	29.4	82.2	34.2%	38.4%	33.2%	35.8%
2004	28.5	24.2	26.3	27.2	85.3	33.4%	28.4%	30.8%	31.9%
2005	15.1	17.2	18.1	18.6	94.4	16.0%	18.2%	19.2%	19.7%
2006	14.7	15.6	16.1	11.5	96.9	15.2%	16.1%	16.6%	11.9%
2007	1.3	1.8	-2.8	-1.6	111.2	1.2%	1.6%	-2.5%	-1.4%
2008	-0.7	-5.3	-4.1	7.4	113.7	-0.6%	-4.7%	-3.6%	6.5%
2009	-7.3	-6.1	5.4	3.7	115.7	-6.3%	-5.3%	4.7%	3.2%
2010	-0.7	10.8	9.1		110.3	-0.6%	9.8%	8.3%	
2011	7.3	5.6			113.8	6.4%	4.9%		
2012	9.9				109.5	9.0%			
<b>Average for the Metro:</b>	<b>14.6</b>	<b>15.6</b>	<b>16.9</b>	<b>18.8</b>		<b>17.8%</b>	<b>19.0%</b>	<b>20.5%</b>	<b>22.8%</b>

<b>Birmingham-Hoover, AL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	35.6	40.4	44.2	48.6	78.5	45.4%	51.5%	56.3%	61.9%
1990	38.1	41.9	46.3	44.7	80.8	47.2%	51.9%	57.3%	55.3%
1991	36.7	41.1	39.5	47.6	86	42.7%	47.8%	45.9%	55.3%
1992	36.2	34.6	42.7	46.5	90.9	39.8%	38.1%	47.0%	51.2%
1993	29	37.1	40.9	41	96.5	30.1%	38.4%	42.4%	42.5%
1994	33.4	37.2	37.3	46.4	100.2	33.3%	37.1%	37.2%	46.3%
1995	33.8	33.9	43	53.4	103.6	32.6%	32.7%	41.5%	51.5%
1996	23.4	32.5	42.9	51	114.1	20.5%	28.5%	37.6%	44.7%
1997	27.7	38.1	46.2	42.4	118.9	23.3%	32.0%	38.9%	35.7%
1998	34.3	42.4	38.6	31.2	122.7	28.0%	34.6%	31.5%	25.4%
1999	38	34.2	26.8	19	127.1	29.9%	26.9%	21.1%	14.9%
2000	35.8	28.4	20.6	17.5	125.5	28.5%	22.6%	16.4%	13.9%

2001	20.3	12.5	9.4	6.2	133.6	15.2%	9.4%	7.0%	4.6%
2002	8.7	5.6	2.4	13.7	137.4	6.3%	4.1%	1.7%	10.0%
2003	5.5	2.3	13.6	27.6	137.5	4.0%	1.7%	9.9%	20.1%
2004	-6.8	4.5	18.5	21.3	146.6	-4.6%	3.1%	12.6%	14.5%
2005	-5.9	8.1	10.9	21.5	157	-3.8%	5.2%	6.9%	13.7%
2006	0	2.8	13.4	21.3	165.1	0.0%	1.7%	8.1%	12.9%
2007	6.6	17.2	25.1	35.7	161.3	4.1%	10.7%	15.6%	22.1%
2008	24.6	32.5	43.1	53.4	153.9	16.0%	21.1%	28.0%	34.7%
2009	40.3	50.9	61.2	75.5	146.1	27.6%	34.8%	41.9%	51.7%
2010	54	64.3	78.6		143	37.8%	45.0%	55.0%	
2011	67.5	81.8			139.8	48.3%	58.5%		
2012	70.5				151.1	46.7%			
<b>Average for the Metro:</b>	<b>28.6</b>	<b>31.5</b>	<b>33.9</b>	<b>36.5</b>		<b>24.9%</b>	<b>27.7%</b>	<b>30.0%</b>	<b>32.5%</b>

<b>Bismarck, ND</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	19	21.5	27.3	27.7	61.8	30.7%	34.8%	44.2%	44.8%
1990	22	27.8	28.2	32.6	61.3	35.9%	45.4%	46.0%	53.2%
1991	25.6	26	30.4	35.3	63.5	40.3%	40.9%	47.9%	55.6%
1992	25.9	30.3	35.2	34.3	63.6	40.7%	47.6%	55.3%	53.9%
1993	25.1	30	29.1	36.2	68.8	36.5%	43.6%	42.3%	52.6%
1994	22.6	21.7	28.8	37.6	76.2	29.7%	28.5%	37.8%	49.3%
1995	19.6	26.7	35.5	46.6	78.3	25.0%	34.1%	45.3%	59.5%
1996	24.2	33	44.1	54.1	80.8	30.0%	40.8%	54.6%	67.0%
1997	30.5	41.6	51.6	69.6	83.3	36.6%	49.9%	61.9%	83.6%
1998	35.8	45.8	63.8	66.1	89.1	40.2%	51.4%	71.6%	74.2%
1999	45.4	63.4	65.7	67.1	89.5	50.7%	70.8%	73.4%	75.0%
2000	59	61.3	62.7	69.5	93.9	62.8%	65.3%	66.8%	74.0%
2001	56.4	57.8	64.6	68.1	98.8	57.1%	58.5%	65.4%	68.9%
2002	58.7	65.5	69	95.1	97.9	60.0%	66.9%	70.5%	97.1%
2003	58.4	61.9	88	112.7	105	55.6%	59.0%	83.8%	107.3%
2004	53.1	79.2	103.9	124	113.8	46.7%	69.6%	91.3%	109.0%
2005	68.1	92.8	112.9	121	124.9	54.5%	74.3%	90.4%	96.9%
2006	82.8	102.9	111	113.7	134.9	61.4%	76.3%	82.3%	84.3%
2007	84.9	93	95.7	89.3	152.9	55.5%	60.8%	62.6%	58.4%
2008	90.7	93.4	87	89.9	155.2	58.4%	60.2%	56.1%	57.9%
2009	92	85.6	88.5	94.1	156.6	58.7%	54.7%	56.5%	60.1%
2010	78.8	81.7	87.3		163.4	48.2%	50.0%	53.4%	

2011	78.2	83.8			166.9	46.9%	50.2%		
2012	57.7				193	29.9%			
<b>Average for the Metro:</b>	<b>50.6</b>	<b>57.7</b>	<b>64.1</b>	<b>70.7</b>		<b>45.5%</b>	<b>53.6%</b>	<b>61.8%</b>	<b>70.6%</b>

<b>Bloomington, IL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
2003	15.4	9.7	13	9.4	139	11.1%	7.0%	9.4%	6.8%	
2004	4.8	8.1	4.5	6.2	143.9	3.3%	5.6%	3.1%	4.3%	
2005	-2.7	-6.3	-4.6	-0.1	154.7	-1.7%	-4.1%	-3.0%	-0.1%	
2006	1.9	3.6	8.1	5.9	146.5	1.3%	2.5%	5.5%	4.0%	
2007	1.7	6.2	4	7.8	148.4	1.1%	4.2%	2.7%	5.3%	
2008	1.7	-0.5	3.3	9.8	152.9	1.1%	-0.3%	2.2%	6.4%	
2009	4.1	7.9	14.4	10.4	148.3	2.8%	5.3%	9.7%	7.0%	
2010	1.8	8.3	4.3		154.4	1.2%	5.4%	2.8%		
2011	14	10			148.7	9.4%	6.7%			
2012	6.7				152	4.4%				
<b>Average for the Metro:</b>	<b>4.9</b>	<b>5.2</b>	<b>5.9</b>	<b>7.1</b>		<b>3.4%</b>	<b>3.6%</b>	<b>4.0%</b>	<b>4.8%</b>	

<b>Boise City-Nampa, ID</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
1989	36.7	38	44.7	59.4	64.5	56.9%	58.9%	69.3%	92.1%	
1990	33.3	40	54.7	56.8	69.2	48.1%	57.8%	79.0%	82.1%	
1991	32.4	47.1	49.2	53.2	76.8	42.2%	61.3%	64.1%	69.3%	
1992	40.8	42.9	46.9	40.1	83.1	49.1%	51.6%	56.4%	48.3%	
1993	34.6	38.6	31.8	39.2	91.4	37.9%	42.2%	34.8%	42.9%	
1994	31	24.2	31.6	36.9	99	31.3%	24.4%	31.9%	37.3%	
1995	24.3	31.7	37	48.1	98.9	24.6%	32.1%	37.4%	48.6%	
1996	29.4	34.7	45.8		101.2	29.1%	34.3%	45.3%		
1997	33.4	44.5		103.5	102.5	32.6%	43.4%		101.0%	
1998	37.8		96.8	79.5	109.2	34.6%		88.6%	72.8%	
1999		82.1	64.8	29.9	123.9		66.3%	52.3%	24.1%	
2000	80	62.7	27.8	10.2	126	63.5%	49.8%	22.1%	8.1%	
2001	58.7	23.8	6.2	-14.6	130	45.2%	18.3%	4.8%	-11.2%	
2002	30.6	13	-7.8	15.5	123.2	24.8%	10.6%	-6.3%	12.6%	
2003	5.6	-15.2	8.1	33.1	130.6	4.3%	-11.6%	6.2%	25.3%	
2004	-20.5	2.8	27.8	37	135.9	-15.1%	2.1%	20.5%	27.2%	
2005	-8.3	16.7	25.9	41.8	147	-5.6%	11.4%	17.6%	28.4%	

2007	-33.1	-17.2	-2.8	20.7	206	-16.1%	-8.3%	-1.4%	10.0%
2008	0.1	14.5	38	74.8	188.7	0.1%	7.7%	20.1%	39.6%
2009	49.4	72.9	109.7	142	153.8	32.1%	47.4%	71.3%	92.3%
2010	90.5	127.3	159.6		136.2	66.4%	93.5%	117.2%	
2011	148.1	180.4			115.4	128.3%	156.3%		
2012	157.1				138.7	113.3%			
<b>Average for the Metro:</b>	<b>40.5</b>	<b>43.1</b>	<b>44.8</b>	<b>47.7</b>		<b>37.6%</b>	<b>40.4%</b>	<b>41.6%</b>	<b>44.8%</b>

<b>Boston-Cambridge-Newton, MA-NH</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	6.5			73.6	167.3	3.9%			44.0%
1990			81	116.2	159.9			50.7%	72.7%
1991		85.5	120.7	176.5	155.4		55.0%	77.7%	113.6%
1992	83.9	119.1	174.9	178.4	157	53.4%	75.9%	111.4%	113.6%
1993	117.8	173.6	177.1	200.2	158.3	74.4%	109.7%	111.9%	126.5%
1994	166.8	170.3	193.4	224.6	165.1	101.0%	103.1%	117.1%	136.0%
1995	161.6	184.7	215.9	239.4	173.8	93.0%	106.3%	124.2%	137.7%
1996	184.7	215.9	239.4	228.4	173.8	106.3%	124.2%	137.7%	131.4%
1999	161.3	154.7	120.2	91.7	240.9	67.0%	64.2%	49.9%	38.1%
2000	119.5	85	56.5	81.2	276.1	43.3%	30.8%	20.5%	29.4%
2001	29.2	0.7	25.4	14.3	331.9	8.8%	0.2%	7.7%	4.3%
2002	-2.8	21.9	10.8	15.8	335.4	-0.8%	6.5%	3.2%	4.7%
2003	-1.2	-12.3	-7.3	17.4	358.5	-0.3%	-3.4%	-2.0%	4.9%
2004	-43.5	-38.5	-13.8	0.1	389.7	-11.2%	-9.9%	-3.5%	0.0%
2005	-62	-37.3	-23.4	-9.3	413.2	-15.0%	-9.0%	-5.7%	-2.3%
2006	-26.3	-12.4	1.7	18.9	402.2	-6.5%	-3.1%	0.4%	4.7%
2007	-5.8	8.3	25.5	57.3	395.6	-1.5%	2.1%	6.4%	14.5%
2008	42.8	60	91.8	116.3	361.1	11.9%	16.6%	25.4%	32.2%
2009	88.5	120.3	144.8	159.3	332.6	26.6%	36.2%	43.5%	47.9%
2010	95.6	120.1	134.6		357.3	26.8%	33.6%	37.7%	
2011	131.2	145.7			346.2	37.9%	42.1%		
2012	140.7				351.2	40.1%			
<b>Average for the Metro:</b>	<b>69.4</b>	<b>82.4</b>	<b>93.1</b>	<b>105.3</b>		<b>32.9%</b>	<b>41.1%</b>	<b>48.1%</b>	<b>55.5%</b>

<b>Boulder, CO</b>	Home Price Gain by Tenure ( in thousand dollars)				Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2001	60.9	46.8	59.4	54.4	298.7	20.4%	15.7%	19.9%	18.2%

2002	27.9	40.5	35.5	66.1	317.6	8.8%	12.8%	11.2%	20.8%
2003	45.1	40.1	70.7	58.8	313	14.4%	12.8%	22.6%	18.8%
2004	27.8	58.4	46.5	65.4	325.3	8.5%	18.0%	14.3%	20.1%
2005	35.3	23.4	42.3	105.7	348.4	10.1%	6.7%	12.1%	30.3%
2006	5.4	24.3	87.7	145.3	366.4	1.5%	6.6%	23.9%	39.7%
2007	14.5	77.9	135.5	189.9	376.2	3.9%	20.7%	36.0%	50.5%
2008	94.5	152.1	206.5	247.8	359.6	26.3%	42.3%	57.4%	68.9%
2009	166.2	220.6	261.9	273.1	345.5	48.1%	63.8%	75.8%	79.0%
2010	208	249.3	260.5		358.1	58.1%	69.6%	72.7%	
2011	254.3	265.5			353.1	72.0%	75.2%		
2012	234.9				383.7	61.2%			
<b>Average for the Metro:</b>	<b>97.9</b>	<b>109.0</b>	<b>120.7</b>	<b>134.1</b>		<b>27.8%</b>	<b>31.3%</b>	<b>34.6%</b>	<b>38.5%</b>

<b>Bowling Green, KY</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2009	31.5	40.8	46.8	62.1	124.5	25.3%	32.8%	37.6%	49.9%
2010	40.5	46.5	61.8		124.8	32.5%	37.3%	49.5%	
2011	46.3	61.6			125	37.0%	49.3%		
2012	50.9				135.7	37.5%			
<b>Average for the Metro:</b>	<b>42.3</b>	<b>49.6</b>	<b>54.3</b>	<b>62.1</b>		<b>33.1%</b>	<b>39.8%</b>	<b>43.6%</b>	<b>49.9%</b>

<b>Bridgeport-Stamford-Norwalk, CT</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2002	2.6	37.1	16	15.9	442.8	0.6%	8.4%	3.6%	3.6%
2003	-15.8	-36.9	-37	-22.357445	495.7	-3.2%	-7.4%	-7.5%	-4.5%
2004	-59.5	-59.6	-44.9574447	-51.3	518.3	-11.5%	-11.5%	-8.7%	-9.9%
2005	-107.9	-93.2574447	-99.6	-118.5	566.6	-19.0%	-16.5%	-17.6%	-20.9%
2006	-83.0574447	-89.4	-108.3	-119.2	556.4	-14.9%	-16.1%	-19.5%	-21.4%
2007	-104.5	-123.4	-134.3	-115.6	571.5	-18.3%	-21.6%	-23.5%	-20.2%
2008	-66.2	-77.1	-58.4	-62.8	514.3	-12.9%	-15.0%	-11.4%	-12.2%
2009	-8.2	10.5	6.1	0.2	445.4	-1.8%	2.4%	1.4%	0.0%
2010	-24	-28.4	-34.3		479.9	-5.0%	-5.9%	-7.1%	
2011	-7.3	-13.2			458.8	-1.6%	-2.9%		
2012	-13.1				458.7	-2.9%			
<b>Average for the Metro:</b>	<b>-44.3</b>	<b>-47.4</b>	<b>-55.0</b>	<b>-59.2</b>		<b>-8.2%</b>	<b>-8.6%</b>	<b>-10.0%</b>	<b>-10.7%</b>

<b>Buffalo-Cheektowaga-Niagara Falls, NY</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	10.6	9.7	11.9	9.1	73.7	14.4%	13.2%	16.1%	12.3%
1990	4.9	7.1	4.3	2.6	78.5	6.2%	9.0%	5.5%	3.3%
1991	4.6	1.8	0.1	4.5	81	5.7%	2.2%	0.1%	5.6%
1992	-0.3	-2	2.4	3.5	83.1	-0.4%	-2.4%	2.9%	4.2%
1993	-3.8	0.6	1.7	5.6	84.9	-4.5%	0.7%	2.0%	6.6%
1994	1.8	2.9	6.8	11.3	83.7	2.2%	3.5%	8.1%	13.5%
1995	3.9	7.8	12.3	16.3	82.7	4.7%	9.4%	14.9%	19.7%
1996	6.2	10.7	14.7	13.6	84.3	7.4%	12.7%	17.4%	16.1%
1997	11.6	15.6	14.5	20.6	83.4	13.9%	18.7%	17.4%	24.7%
1998	13.4	12.3	18.4	19.8	85.6	15.7%	14.4%	21.5%	23.1%
1999	15.1	21.2	22.6	30.8	82.8	18.2%	25.6%	27.3%	37.2%
2000	22.9	24.3	32.5	40.1	81.1	28.2%	30.0%	40.1%	49.4%
2001	19.9	28.1	35.7	33.7	85.5	23.3%	32.9%	41.8%	39.4%
2002	27	34.6	32.6	40.3	86.6	31.2%	40.0%	37.6%	46.5%
2003	30.7	28.7	36.4	40.5	90.5	33.9%	31.7%	40.2%	44.8%
2004	24.2	31.9	36	34	95	25.5%	33.6%	37.9%	35.8%
2005	27.9	32	30	30.8	99	28.2%	32.3%	30.3%	31.1%
2006	33.1	31.1	31.9	34.6	97.9	33.8%	31.8%	32.6%	35.3%
2007	25	25.8	28.5	38.7	104	24.0%	24.8%	27.4%	37.2%
2008	24.4	27.1	37.3	47.4	105.4	23.1%	25.7%	35.4%	45.0%
2009	18.9	29.1	39.2	47.3	113.6	16.6%	25.6%	34.5%	41.6%
2010	21.5	31.6	39.7		121.2	17.7%	26.1%	32.8%	
2011	33.6	41.7			119.2	28.2%	35.0%		
2012	34				126.9	26.8%			
<b>Average for the Metro:</b>	<b>17.1</b>	<b>19.7</b>	<b>22.3</b>	<b>25.0</b>		<b>17.7%</b>	<b>20.7%</b>	<b>23.8%</b>	<b>27.3%</b>

<b>Burlington-South Burlington, VT</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2007	27.13954424	32.75549598	40.6	54.7	225.4	12.0%	14.5%	18.0%	24.3%
2008	36.35549598	44.2	58.3	71.7	221.8	16.4%	19.9%	26.3%	32.3%
2009	50.5	64.6	78	92.8	215.5	23.4%	30.0%	36.2%	43.1%
2010	47.3	60.7	75.5		232.8	20.3%	26.1%	32.4%	
2011	51	65.8			242.5	21.0%	27.1%		
2012	67.1				241.2	27.8%			
<b>Average for the Metro:</b>	<b>46.6</b>	<b>53.6</b>	<b>63.1</b>	<b>73.1</b>		<b>20.2%</b>	<b>23.5%</b>	<b>28.2%</b>	<b>33.2%</b>



<b>Canton-Massillon, OH</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	30.9	35.9		46.6	58.4	52.9%	61.5%		79.8%
1990	32.2		42.9		62.1	51.9%		69.1%	
1991		37.7		40.5	67.3		56.0%		60.2%
1992	33.9		36.7	37.9	71.1	47.7%		51.6%	53.3%
1993		32.4	33.6	39	75.4		43.0%	44.6%	51.7%
1994	30.3	31.5	36.9	37.7	77.5	39.1%	40.6%	47.6%	48.6%
1995	25	30.4	31.2	18.2	84	29.8%	36.2%	37.1%	21.7%
1996	25.1	25.9	12.9	20	89.3	28.1%	29.0%	14.4%	22.4%
1997	20.9	7.9	15	16	94.3	22.2%	8.4%	15.9%	17.0%
1999	4.3	5.3	-12.5	-18.8	105	4.1%	5.0%	-11.9%	-17.9%
2001	-15.3	-21.6	-16.9	-17.8	107.8	-14.2%	-20.0%	-15.7%	-16.5%
2002	-22.8	-18.1	-19	-10	109	-20.9%	-16.6%	-17.4%	-9.2%
2003	-23.5	-24.4	-15.4	-10.4	114.4	-20.5%	-21.3%	-13.5%	-9.1%
2004	-25.2	-16.2	-11.2	-2.3	115.2	-21.9%	-14.1%	-9.7%	-2.0%
2005	-3.2	1.8	10.7	16.9	102.2	-3.1%	1.8%	10.5%	16.5%
2006	-5.3	3.6	9.8	13.8	109.3	-4.8%	3.3%	9.0%	12.6%
2007	2.6	8.8	12.8	19.5	110.3	2.4%	8.0%	11.6%	17.7%
2008	26.6	30.6	37.3	39.4	92.5	28.8%	33.1%	40.3%	42.6%
2009	36.9	43.6	45.7	53.2	86.2	42.8%	50.6%	53.0%	61.7%
2010	38.9	41	48.5		90.9	42.8%	45.1%	53.4%	
2011	41.9	49.4			90	46.6%	54.9%		
2012	40.4				99	40.8%			
<b>Average for the Metro:</b>	<b>14.7</b>	<b>16.1</b>	<b>16.6</b>	<b>18.9</b>		<b>19.7%</b>	<b>21.3%</b>	<b>21.7%</b>	<b>25.1%</b>

<b>Cape Coral-Fort Myers, FL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	11.9	18.8	21.8	27.3	65.3	18.2%	28.8%	33.4%	41.8%
1990	16.2	19.2	24.7	27.8	67.9	23.9%	28.3%	36.4%	40.9%
1991	17.2	22.7	25.8	53	69.9	24.6%	32.5%	36.9%	75.8%
1992	22.9	26	53.2	61.3	69.7	32.9%	37.3%	76.3%	87.9%
1993	20.1	47.3	55.4	73.7	75.6	26.6%	62.6%	73.3%	97.5%
1994	46.6	54.7	73	107.7	76.3	61.1%	71.7%	95.7%	141.2%
1995	54.8	73.1	107.8	188.4	76.2	71.9%	95.9%	141.5%	247.2%
1996	72.1	106.8	187.4	186.4	77.2	93.4%	138.3%	242.7%	241.5%
1997	99.9	180.5	179.5	163.7	84.1	118.8%	214.6%	213.4%	194.6%

1998	177.5	176.5	160.7	62.9	87.1	203.8%	202.6%	184.5%	72.2%
1999	171	155.2	57.4	-7.1	92.6	184.7%	167.6%	62.0%	-7.7%
2000	152.1	54.3	-10.2	-5.8	95.7	158.9%	56.7%	-10.7%	-6.1%
2001	27.1	-37.4	-33	-17.9	122.9	22.1%	-30.4%	-26.9%	-14.6%
2002	-45.5	-41.1	-26	2	131	-34.7%	-31.4%	-19.8%	1.5%
2003	-59.4	-44.3	-16.3	14.7	149.3	-39.8%	-29.7%	-10.9%	9.8%
2004	-79	-51	-20	-3.3	184	-42.9%	-27.7%	-10.9%	-1.8%
2005	-131.6	-100.6	-83.9	-54.6	264.6	-49.7%	-38.0%	-31.7%	-20.6%
2006	-99.6	-82.9	-53.6	-36.2	263.6	-37.8%	-31.4%	-20.3%	-13.7%
2007	-67.1	-37.8	-20.4	-4.3	247.8	-27.1%	-15.3%	-8.2%	-1.7%
2008	60	77.4	93.5	101	150	40.0%	51.6%	62.3%	67.3%
2009	141.9	158	165.5	173.1	85.5	166.0%	184.8%	193.6%	202.5%
2010	153.6	161.1	168.7		89.9	170.9%	179.2%	187.7%	
2011	146	153.6			105	139.0%	146.3%		
2012	125.6				133	94.4%			
<b>Average for the Metro:</b>	<b>43.1</b>	<b>47.4</b>	<b>50.5</b>	<b>53.0</b>		<b>59.1%</b>	<b>65.0%</b>	<b>68.2%</b>	<b>69.3%</b>

<b>Cape Girardeau, MO-IL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
<b>Average for the Metro:</b>										

<b>Cedar Rapids, IA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
1989	34.8	38.2	45.2	48.5	50.5	68.9%	75.6%	89.5%	96.0%	
1990	33.5	40.5	43.8	50.4	55.2	60.7%	73.4%	79.3%	91.3%	
1991	36.8	40.1	46.7	49.4	58.9	62.5%	68.1%	79.3%	83.9%	
1992	31.7	38.3	41	43.9	67.3	47.1%	56.9%	60.9%	65.2%	
1993	32.6	35.3	38.2	41.9	73	44.7%	48.4%	52.3%	57.4%	
1994	30.8	33.7	37.4	43.7	77.5	39.7%	43.5%	48.3%	56.4%	
1995	30.5	34.2	40.5	42.6	80.7	37.8%	42.4%	50.2%	52.8%	
1996	29.6	35.9	38	39.9	85.3	34.7%	42.1%	44.5%	46.8%	
1997	32.5	34.6	36.5	38.8	88.7	36.6%	39.0%	41.1%	43.7%	
1998	27.6	29.5	31.8	32	95.7	28.8%	30.8%	33.2%	33.4%	
1999	26.2	28.5	28.7	31.7	99	26.5%	28.8%	29.0%	32.0%	
2000	21.9	22.1	25.1	29.8	105.6	20.7%	20.9%	23.8%	28.2%	
2001	19.4	22.4	27.1	21.6	108.3	17.9%	20.7%	25.0%	19.9%	
2002	19.5	24.2	18.7	24.7	111.2	17.5%	21.8%	16.8%	22.2%	

2003	20.5	15	21	30.9	114.9	17.8%	13.1%	18.3%	26.9%
2004	8.7	14.7	24.6	20.7	121.2	7.2%	12.1%	20.3%	17.1%
2005	12.6	22.5	18.6	28.2	123.3	10.2%	18.2%	15.1%	22.9%
2006	20.6	16.7	26.3	25.8	125.2	16.5%	13.3%	21.0%	20.6%
2007	14.4	24	23.5	25.1	127.5	11.3%	18.8%	18.4%	19.7%
2008	23.8	23.3	24.9	31.5	127.7	18.6%	18.2%	19.5%	24.7%
2009	20.3	21.9	28.5	34.9	130.7	15.5%	16.8%	21.8%	26.7%
2010	17.2	23.8	30.2		135.4	12.7%	17.6%	22.3%	
2011	29.3	35.7			129.9	22.6%	27.5%		
2012	29.7				135.9	21.9%			
<b>Average for the Metro:</b>	<b>25.2</b>	<b>28.5</b>	<b>31.7</b>	<b>35.0</b>		<b>29.1%</b>	<b>33.4%</b>	<b>37.7%</b>	<b>42.3%</b>

Champaign-Urbana, IL Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	14.3	19.2	25	25.5	68.9	20.8%	27.9%	36.3%	37.0%
1990	18.5	24.3	24.8	33.4	69.6	26.6%	34.9%	35.6%	48.0%
1991	25.2	25.7	34.3	35.9	68.7	36.7%	37.4%	49.9%	52.3%
1992	25	33.6	35.2	42.2	69.4	36.0%	48.4%	50.7%	60.8%
1993	30.4	32	39	50	72.6	41.9%	44.1%	53.7%	68.9%
1994	27.4	34.4	45.4	50	77.2	35.5%	44.6%	58.8%	64.8%
1995	28.9	39.9	44.5	55	82.7	34.9%	48.2%	53.8%	66.5%
1996	39.4	44	54.5	59.8	83.2	47.4%	52.9%	65.5%	71.9%
1997	39.1	49.6	54.9	56	88.1	44.4%	56.3%	62.3%	63.6%
1998	43.8	49.1	50.2	48	93.9	46.6%	52.3%	53.5%	51.1%
1999	48.6	49.7	47.5	46.2	94.4	51.5%	52.6%	50.3%	48.9%
2000	41.1	38.9	37.6	38.9	103	39.9%	37.8%	36.5%	37.8%
2001	37.3	36	37.3	39.3	104.6	35.7%	34.4%	35.7%	37.6%
2002	29	30.3	32.3	37.5	111.6	26.0%	27.2%	28.9%	33.6%
2003	19.3	21.3	26.5	20.5	122.6	15.7%	17.4%	21.6%	16.7%
2004	16.7	21.9	15.9	8.9	127.2	13.1%	17.2%	12.5%	7.0%
2005	11.4	5.4	-1.6	5.4	137.7	8.3%	3.9%	-1.2%	3.9%
2006	0.1	-6.9	0.1	0.5	143	0.1%	-4.8%	0.1%	0.3%
2007	-8	-1	-0.6	4.7	144.1	-5.6%	-0.7%	-0.4%	3.3%
2008	1.2	1.6	6.9	9	141.9	0.8%	1.1%	4.9%	6.3%
2009	2.9	8.2	10.3	16.5	140.6	2.1%	5.8%	7.3%	11.7%
2010	6.9	9	15.2		141.9	4.9%	6.3%	10.7%	
2011	7	13.2			143.9	4.9%	9.2%		
2012	8				149.1	5.4%			

<b>Average for the Metro:</b>	<b>21.4</b>	<b>25.2</b>	<b>28.9</b>	<b>32.5</b>		<b>23.9%</b>	<b>28.5%</b>	<b>33.1%</b>	<b>37.7%</b>
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Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	20.4	29.1	45.5	57.2	74.5	27.4%	39.1%	61.1%	76.8%
1990	27.4	43.8	55.5	61.7	76.2	36.0%	57.5%	72.8%	81.0%
1991	40.6	52.3	58.5	71.4	79.4	51.1%	65.9%	73.7%	89.9%
1992	49.4	55.6	68.5	77.1	82.3	60.0%	67.6%	83.2%	93.7%
1993	48	60.9	69.5	79	89.9	53.4%	67.7%	77.3%	87.9%
1994	59.2	67.8	77.3	91.9	91.6	64.6%	74.0%	84.4%	100.3%
1995	65.1	74.6	89.2	102.7	94.3	69.0%	79.1%	94.6%	108.9%
1996	74	88.6	102.1	117.5	94.9	78.0%	93.4%	107.6%	123.8%
1997	79.9	93.4	108.8	111.8	103.6	77.1%	90.2%	105.0%	107.9%
1998	77	92.4	95.4	86.2	120	64.2%	77.0%	79.5%	71.8%
1999	80.7	83.7	74.5	61	131.7	61.3%	63.6%	56.6%	46.3%
2000	77.5	68.3	54.8	62.6	137.9	56.2%	49.5%	39.7%	45.4%
2001	55.4	41.9	49.7	46.2	150.8	36.7%	27.8%	33.0%	30.6%
2002	33.3	41.1	37.6	48.1	159.4	20.9%	25.8%	23.6%	30.2%
2003	31.6	28.1	38.6	52.8	168.9	18.7%	16.6%	22.9%	31.3%
2004	13.5	24	38.2	44.7	183.5	7.4%	13.1%	20.8%	24.4%
2005	10.5	24.7	31.2	43.8	197	5.3%	12.5%	15.8%	22.2%
2006	9.3	15.8	28.4	39.8	212.4	4.4%	7.4%	13.4%	18.7%
2007	12.8	25.4	36.8	53.4	215.4	5.9%	11.8%	17.1%	24.8%
2008	34.6	46	62.6	76.8	206.2	16.8%	22.3%	30.4%	37.2%
2009	59.5	76.1	90.3	101.1	192.7	30.9%	39.5%	46.9%	52.5%
2010	68.3	82.5	93.3		200.5	34.1%	41.1%	46.5%	
2011	86	96.8			197	43.7%	49.1%		
2012	86.3				207.5	41.6%			
<b>Average for the Metro:</b>	<b>50.0</b>	<b>57.1</b>	<b>63.9</b>	<b>70.8</b>		<b>40.2%</b>	<b>47.5%</b>	<b>54.8%</b>	<b>62.2%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	24.5				65.9	37.2%			
1990				37.4	62				60.3%
1991			33.7	39	65.7			51.3%	59.4%
1992		29.1	34.4	36.9	70.3		41.4%	48.9%	52.5%
1993	24.6	29.9	32.4	36.1	74.8	32.9%	40.0%	43.3%	48.3%

1994	26.1	28.6	32.3	32.7	78.6	33.2%	36.4%	41.1%	41.6%
1995	25.5	29.2	29.6	36.7	81.7	31.2%	35.7%	36.2%	44.9%
1996	20.5	20.9	28	29	90.4	22.7%	23.1%	31.0%	32.1%
2000	23.1	27.5	27.4	29.7	99.4	23.2%	27.7%	27.6%	29.9%
2001	22.2	22.1	24.4	25.1	104.7	21.2%	21.1%	23.3%	24.0%
2002	19.6	21.9	22.6	25.1	107.2	18.3%	20.4%	21.1%	23.4%
2003	18.2	18.9	21.4	23.1	110.9	16.4%	17.0%	19.3%	20.8%
2004	18.5	21	22.7	21.3	111.3	16.6%	18.9%	20.4%	19.1%
2005	13.9	15.6	14.2	17.2	118.4	11.7%	13.2%	12.0%	14.5%
2006	14.6	13.2	16.2	17.6	119.4	12.2%	11.1%	13.6%	14.7%
2007	10.1	13.1	14.5	13.2	122.5	8.2%	10.7%	11.8%	10.8%
2008	8.7	10.1	8.8	9.7	126.9	6.9%	8.0%	6.9%	7.6%
2009	10.2	8.9	9.8	10.8	126.8	8.0%	7.0%	7.7%	8.5%
2010	6.6	7.5	8.5		129.1	5.1%	5.8%	6.6%	
2011	6.8	7.8			129.8	5.2%	6.0%		
2012	5.3				132.3	4.0%			
<b>Average for the Metro:</b>	<b>16.6</b>	<b>19.1</b>	<b>22.4</b>	<b>25.9</b>		<b>17.5%</b>	<b>20.2%</b>	<b>24.8%</b>	<b>30.1%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)					Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10	7		8	9	10	
1989	21.2	26.7	33.8	37	64.9	32.7%	41.1%	52.1%	57.0%	
1990	23	30.1	33.3	34.8	68.6	33.5%	43.9%	48.5%	50.7%	
1991	23.9	27.1	28.6	32.3	74.8	32.0%	36.2%	38.2%	43.2%	
1992	26.5	28	31.7	34.4	75.4	35.1%	37.1%	42.0%	45.6%	
1993	25.2	28.9	31.6	33.4	78.2	32.2%	37.0%	40.4%	42.7%	
1994	28.6	31.3	33.1	45.3	78.5	36.4%	39.9%	42.2%	57.7%	
1995	30.3	32.1	44.3	53.8	79.5	38.1%	40.4%	55.7%	67.7%	
1996	25.5	37.7	47.2	54.4	86.1	29.6%	43.8%	54.8%	63.2%	
1997	32.2	41.7	48.9	58.9	91.6	35.2%	45.5%	53.4%	64.3%	
1998	34.6	41.8	51.8	47.1	98.7	35.1%	42.4%	52.5%	47.7%	
1999	38.6	48.6	43.9	37.4	101.9	37.9%	47.7%	43.1%	36.7%	
2000	47.1	42.4	35.9	37.4	103.4	45.6%	41.0%	34.7%	36.2%	
2001	38.7	32.2	33.7	39.2	107.1	36.1%	30.1%	31.5%	36.6%	
2002	29.5	31	36.5	45.6	109.8	26.9%	28.2%	33.2%	41.5%	
2003	29.2	34.7	43.8	59.1	111.6	26.2%	31.1%	39.2%	53.0%	
2004	22.5	31.6	46.9	66.5	123.8	18.2%	25.5%	37.9%	53.7%	
2005	22.1	37.4	57	60.7	133.3	16.6%	28.1%	42.8%	45.5%	
2006	30.2	49.8	53.5	67.9	140.5	21.5%	35.4%	38.1%	48.3%	

2007	39.8	43.5	57.9	76.4	150.5	26.4%	28.9%	38.5%	50.8%
2008	48.2	62.6	81.1	95.7	145.8	33.1%	42.9%	55.6%	65.6%
2009	69.1	87.6	102.2	119.3	139.3	49.6%	62.9%	73.4%	85.6%
2010	86.1	100.7	117.8		140.8	61.2%	71.5%	83.7%	
2011	95.2	112.3			146.3	65.1%	76.8%		
2012	103.2				155.4	66.4%			
<b>Average for the Metro:</b>	<b>40.4</b>	<b>45.2</b>	<b>49.8</b>	<b>54.1</b>		<b>36.3%</b>	<b>41.6%</b>	<b>46.9%</b>	<b>52.1%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)					Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10	7		8	9	10	
1989	24.1	26.8	32.3	33.7	65.4	36.9%	41.0%	49.4%	51.5%	
1990	24.2	29.7	31.1	33.1	68	35.6%	43.7%	45.7%	48.7%	
1991	26.9	28.3	30.3	36.5	70.8	38.0%	40.0%	42.8%	51.6%	
1992	26.1	28.1	34.3	39.3	73	35.8%	38.5%	47.0%	53.8%	
1993	27.5	33.7	38.7	43.1	73.6	37.4%	45.8%	52.6%	58.6%	
1994	29.8	34.8	39.2	47.9	77.5	38.5%	44.9%	50.6%	61.8%	
1995	29.5	33.9	42.6	49.1	82.8	35.6%	40.9%	51.4%	59.3%	
1996	27.2	35.9	42.4	46.5	89.5	30.4%	40.1%	47.4%	52.0%	
1997	33.2	39.7	43.8	38.7	92.2	36.0%	43.1%	47.5%	42.0%	
1998	34.2	38.3	33.2	31.4	97.7	35.0%	39.2%	34.0%	32.1%	
1999	36.9	31.8	30	23.5	99.1	37.2%	32.1%	30.3%	23.7%	
2000	29.8	28	21.5	20.3	101.1	29.5%	27.7%	21.3%	20.1%	
2001	21.8	15.3	14.1	14.1	107.3	20.3%	14.3%	13.1%	13.1%	
2002	10.3	9.1	9.1	16.8	112.3	9.2%	8.1%	8.1%	15.0%	
2003	4.7	4.7	12.4	15.6	116.7	4.0%	4.0%	10.6%	13.4%	
2004	-4	3.7	6.9	14.3	125.4	-3.2%	3.0%	5.5%	11.4%	
2005	-2.8	0.4	7.8	22.8	131.9	-2.1%	0.3%	5.9%	17.3%	
2006	-3.7	3.7	18.7	28.6	136	-2.7%	2.7%	13.8%	21.0%	
2007	8.8	23.8	33.7	45.2	130.9	6.7%	18.2%	25.7%	34.5%	
2008	25.6	35.5	47	56.6	129.1	19.8%	27.5%	36.4%	43.8%	
2009	42	53.5	63.1	70.7	122.6	34.3%	43.6%	51.5%	57.7%	
2010	54.7	64.3	71.9		121.4	45.1%	53.0%	59.2%		
2011	64.3	71.9			121.4	53.0%	59.2%			
2012	64.2				129.1	49.7%				
<b>Average for the Metro:</b>	<b>26.5</b>	<b>29.3</b>	<b>32.0</b>	<b>34.7</b>		<b>27.5%</b>	<b>30.9%</b>	<b>34.1%</b>	<b>37.3%</b>	

<b>Chicago-Naperville-Elgin, IL-IN-WI</b>	Home Price Gain by Tenure ( in thousand dollars)						Home Price Appreciation by Tenure			
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Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	42.9	48.2	55.6	59.7	99.3	43.2%	48.5%	56.0%	60.1%
1990	39.1	46.5	50.6	51.1	108.4	36.1%	42.9%	46.7%	47.1%
1991	33.2	37.3	37.8	62.6	121.7	27.3%	30.6%	31.1%	51.4%
1992	32	32.5	57.3	78.1	127	25.2%	25.6%	45.1%	61.5%
1993	27.7	52.5	73.3	88.5	131.8	21.0%	39.8%	55.6%	67.1%
1994	50.5	71.3	86.5	106.3	133.8	37.7%	53.3%	64.6%	79.4%
1995	67.8	83	102.8	126.9	137.3	49.4%	60.5%	74.9%	92.4%
1996	78.1	97.9	122	131.3	142.2	54.9%	68.8%	85.8%	92.3%
1997	92.6	116.7	126	129.1	147.5	62.8%	79.1%	85.4%	87.5%
1998	109.3	118.6	121.7	90.7	154.9	70.6%	76.6%	78.6%	58.6%
1999	114.5	117.6	86.6	40.2	159	72.0%	74.0%	54.5%	25.3%
2000	117.1	86.1	39.7	31.9	159.5	73.4%	54.0%	24.9%	20.0%
2001	61.3	14.9	7.1	-7.8	184.3	33.3%	8.1%	3.9%	-4.2%
2002	-5.9	-13.7	-28.6	-29.8	205.1	-2.9%	-6.7%	-13.9%	-14.5%
2003	-28.9	-43.8	-45	-29	220.3	-13.1%	-19.9%	-20.4%	-13.2%
2004	-63.6	-64.8	-48.8	-34.2	240.1	-26.5%	-27.0%	-20.3%	-14.2%
2005	-88.9	-72.9	-58.3	-45.3	264.2	-33.6%	-27.6%	-22.1%	-17.1%
2006	-82.2	-67.6	-54.6	-38.6	273.5	-30.1%	-24.7%	-20.0%	-14.1%
2007	-70.7	-57.7	-41.7	-28.1	276.6	-25.6%	-20.9%	-15.1%	-10.2%
2008	-26.7	-10.7	2.9	13.8	245.6	-10.9%	-4.4%	1.2%	5.6%
2009	35.7	49.3	60.2	65.9	199.2	17.9%	24.7%	30.2%	33.1%
2010	57.1	68	73.7		191.4	29.8%	35.5%	38.5%	
2011	82.9	88.6			176.5	47.0%	50.2%		
2012	89.8				175.3	51.2%			
<b>Average for the Metro:</b>	<b>31.9</b>	<b>34.7</b>	<b>37.6</b>	<b>41.1</b>		<b>25.4%</b>	<b>27.9%</b>	<b>30.2%</b>	<b>33.0%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	29	34.7	40.5	44.1	75.8	38.3%	45.8%	53.4%	58.2%
1990	30.7	36.5	40.1	46.9	79.8	38.5%	45.7%	50.3%	58.8%
1991	31.4	35	41.8	45.3	84.9	37.0%	41.2%	49.2%	53.4%
1992	31.3	38.1	41.6	45.5	88.6	35.3%	43.0%	47.0%	51.4%
1993	35.3	38.8	42.7	47.5	91.4	38.6%	42.5%	46.7%	52.0%
1994	33.7	37.6	42.4	46	96.5	34.9%	39.0%	43.9%	47.7%
1995	33.7	38.5	42.1	45.5	100.4	33.6%	38.3%	41.9%	45.3%
1996	34.1	37.7	41.1	38.4	104.8	32.5%	36.0%	39.2%	36.6%
1997	32	35.4	32.7	30.3	110.5	29.0%	32.0%	29.6%	27.4%

1998	29.6	26.9	24.5	15.5	116.3	25.5%	23.1%	21.1%	13.3%
1999	23.3	20.9	11.9	5.9	119.9	19.4%	17.4%	9.9%	4.9%
2000	14.1	5.1	-0.9	1.3	126.7	11.1%	4.0%	-0.7%	1.0%
2001	1.6	-4.4	-2.2	-7.9	130.2	1.2%	-3.4%	-1.7%	-6.1%
2002	-8.3	-6.1	-11.8	-5.8	134.1	-6.2%	-4.5%	-8.8%	-4.3%
2003	-10.9	-16.6	-10.6	-3.4	138.9	-7.8%	-12.0%	-7.6%	-2.4%
2004	-20.2	-14.2	-7	-1.9	142.5	-14.2%	-10.0%	-4.9%	-1.3%
2005	-17.6	-10.4	-5.3	-0.5	145.9	-12.1%	-7.1%	-3.6%	-0.3%
2006	-7.7	-2.6	2.2	9.1	143.2	-5.4%	-1.8%	1.5%	6.4%
2007	-0.2	4.6	11.5	21.2	140.8	-0.1%	3.3%	8.2%	15.1%
2008	13.6	20.5	30.2	42.5	131.8	10.3%	15.6%	22.9%	32.2%
2009	26.5	36.2	48.5	59.8	125.8	21.1%	28.8%	38.6%	47.5%
2010	34	46.3	57.6		128	26.6%	36.2%	45.0%	
2011	52	63.3			122.3	42.5%	51.8%		
2012	57.3				128.3	44.7%			
<b>Average for the Metro:</b>	<b>19.9</b>	<b>21.8</b>	<b>23.3</b>	<b>25.0</b>		<b>19.8%</b>	<b>21.9%</b>	<b>23.7%</b>	<b>25.6%</b>

Cleveland-Elyria, OH Purchase Year	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
	7	8	9	10	Initial Price	7	8	9	10
1989	36.7	41.6	46.6	49.9	75.2	48.8%	55.3%	62.0%	66.4%
1990	36.2	41.2	44.5		80.6	44.9%	51.1%	55.2%	
1991	35.6	38.9			86.2	41.3%	45.1%		
1992	34.4				90.7	37.9%			
1993					95				
1994				37.9	98.5				38.5%
1995			31.7	34.2	104.7			30.3%	32.7%
1996		24.5	27	22.5	111.9		21.9%	24.1%	20.1%
1997	19.6	22.1	17.6	13.2	116.8	16.8%	18.9%	15.1%	11.3%
1998	17.1	12.6	8.2	-13.3	121.8	14.0%	10.3%	6.7%	-10.9%
1999	9.3	4.9	-16.6	-18.3	125.1	7.4%	3.9%	-13.3%	-14.6%
2004	-31.3	-26.4	-18.7	-13.8	136.4	-22.9%	-19.4%	-13.7%	-10.1%
2005	-28.9	-21.2	-16.3	-13.8	138.9	-20.8%	-15.3%	-11.7%	-9.9%
2006	-16.7	-11.8	-9.3	-2.2	134.4	-12.4%	-8.8%	-6.9%	-1.6%
2007	-7.4	-4.9	2.2	10.4	130	-5.7%	-3.8%	1.7%	8.0%
2008	16.6	23.7	31.9	44.8	108.5	15.3%	21.8%	29.4%	41.3%
2009	25.4	33.6	46.5	57.3	106.8	23.8%	31.5%	43.5%	53.7%
2010	25.9	38.8	49.6		114.5	22.6%	33.9%	43.3%	
2011	48.2	59			105.1	45.9%	56.1%		



2012	54.1				110	49.2%			
<b>Average for the Metro:</b>	<b>17.2</b>	<b>18.4</b>	<b>17.5</b>	<b>16.1</b>		<b>19.1%</b>	<b>20.2%</b>	<b>19.0%</b>	<b>17.3%</b>

<b>Colorado Springs, CO</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
1992	58	67.2	86.4	90	86.9	66.7%	77.3%	99.4%	103.6%	
1993	60.4	79.6	83.2	90.8	93.7	64.5%	85.0%	88.8%	96.9%	
1994	69.1	72.7	80.3	83.4	104.2	66.3%	69.8%	77.1%	80.0%	
1995	62.2	69.8	72.9	91.2	114.7	54.2%	60.9%	63.6%	79.5%	
1996	57.9	61	79.3	91.6	126.6	45.7%	48.2%	62.6%	72.4%	
1997	57.1	75.4	87.7	87	130.5	43.8%	57.8%	67.2%	66.7%	
1998	67.4	79.7	79	67	138.5	48.7%	57.5%	57.0%	48.4%	
1999	73.3	72.6	60.6	44.9	144.9	50.6%	50.1%	41.8%	31.0%	
2000	63.4	51.4	35.7	41.4	154.1	41.1%	33.4%	23.2%	26.9%	
2001	32.2	16.5	22.2	13.9	173.3	18.6%	9.5%	12.8%	8.0%	
2002	12.9	18.6	10.3	24.7	176.9	7.3%	10.5%	5.8%	14.0%	
2003	11	2.7	17.1	32.3	184.5	6.0%	1.5%	9.3%	17.5%	
2004	-0.4	14	29.2	34.7	187.6	-0.2%	7.5%	15.6%	18.5%	
2005	-4.3	10.9	16.4	32.7	205.9	-2.1%	5.3%	8.0%	15.9%	
2006	-1.4	4.1	20.4	38.4	218.2	-0.6%	1.9%	9.3%	17.6%	
2007	4.8	21.1	39.1	64.1	217.5	2.2%	9.7%	18.0%	29.5%	
2008	33.1	51.1	76.1	106.7	205.5	16.1%	24.9%	37.0%	51.9%	
2009	66.8	91.8	122.4	130.7	189.8	35.2%	48.4%	64.5%	68.9%	
2010	86.1	116.7	125		195.5	44.0%	59.7%	63.9%		
2011	125	133.3			187.2	66.8%	71.2%			
2012	118.9				201.6	59.0%				
<b>Average for the Metro:</b>	<b>50.2</b>	<b>55.5</b>	<b>60.2</b>	<b>64.8</b>		<b>34.9%</b>	<b>39.5%</b>	<b>43.4%</b>	<b>47.1%</b>	

<b>Columbia, MO</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
2005	18.8	20.3	26.3	34.6	134.9	13.9%	15.0%	19.5%	25.6%	
2006	15.9	21.9	30.2	33.5	139.3	11.4%	15.7%	21.7%	24.0%	
2007	14.1	22.4	25.7	32.6	147.1	9.6%	15.2%	17.5%	22.2%	
2008	23.2	26.5	33.4	43	146.3	15.9%	18.1%	22.8%	29.4%	
2009	26.1	33	42.6	59.7	146.7	17.8%	22.5%	29.0%	40.7%	
2010	33.4	43	60.1		146.3	22.8%	29.4%	41.1%		
2011	39	56.1			150.3	25.9%	37.3%			

2012	52.7				153.7	34.3%			
<b>Average for the Metro:</b>	<b>27.9</b>	<b>31.9</b>	<b>36.4</b>	<b>40.7</b>		<b>19.0%</b>	<b>21.9%</b>	<b>25.3%</b>	<b>28.4%</b>

<b>Columbia, SC</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	19.5	25.2	30.7	35.6	73.9	26.4%	34.1%	41.5%	48.2%
1990	22	27.5	32.4	35.7	77.1	28.5%	35.7%	42.0%	46.3%
1991	24.1	29	32.3	35.3	80.5	29.9%	36.0%	40.1%	43.9%
1992	24.8	28.1	31.1	34.8	84.7	29.3%	33.2%	36.7%	41.1%
1993	27.7	30.7	34.4	38.5	85.1	32.5%	36.1%	40.4%	45.2%
1994	29.2	32.9	37	36.8	86.6	33.7%	38.0%	42.7%	42.5%
1995	28.5	32.6	32.4	44	91	31.3%	35.8%	35.6%	48.4%
1996	30.2	30	41.6	48.2	93.4	32.3%	32.1%	44.5%	51.6%
1997	24.3	35.9	42.5	47.5	99.1	24.5%	36.2%	42.9%	47.9%
1998	30.4	37	42	40.4	104.6	29.1%	35.4%	40.2%	38.6%
1999	32.1	37.1	35.5	29.7	109.5	29.3%	33.9%	32.4%	27.1%
2000	33.8	32.2	26.4	29.8	112.8	30.0%	28.5%	23.4%	26.4%
2001	29.2	23.4	26.8	24.8	115.8	25.2%	20.2%	23.1%	21.4%
2002	19.7	23.1	21.1	22.5	119.5	16.5%	19.3%	17.7%	18.8%
2003	19	17	18.4	23.2	123.6	15.4%	13.8%	14.9%	18.8%
2004	17.2	18.6	23.4	27	123.4	13.9%	15.1%	19.0%	21.9%
2005	7	11.8	15.4	18.4	135	5.2%	8.7%	11.4%	13.6%
2006	5.2	8.8	11.8	20.2	141.6	3.7%	6.2%	8.3%	14.3%
2007	3.8	6.8	15.2	15.7	146.6	2.6%	4.6%	10.4%	10.7%
2008	8.4	16.8	17.3	26.6	145	5.8%	11.6%	11.9%	18.3%
2009	22.6	23.1	32.4	45.8	139.2	16.2%	16.6%	23.3%	32.9%
2010	19.7	29	42.4		142.6	13.8%	20.3%	29.7%	
2011	31	44.4			140.6	22.0%	31.6%		
2012	43				142	30.3%			
<b>Average for the Metro:</b>	<b>23.0</b>	<b>26.1</b>	<b>29.2</b>	<b>32.4</b>		<b>22.0%</b>	<b>25.4%</b>	<b>28.7%</b>	<b>32.3%</b>

<b>Columbus, OH</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	30.3	39.7	43.8	47.1	77.9	38.9%	51.0%	56.2%	60.5%
1990	36	40.1	43.4	47.5	81.6	44.1%	49.1%	53.2%	58.2%
1991	36.5	39.8	43.9	50.5	85.2	42.8%	46.7%	51.5%	59.3%
1992	34	38.1	44.7	49.3	91	37.4%	41.9%	49.1%	54.2%

1993	37.3	43.9	48.5	54.5	91.8	40.6%	47.8%	52.8%	59.4%
1994	40.9	45.5	51.5	51.9	94.8	43.1%	48.0%	54.3%	54.7%
1995	41.2	47.2	47.6	52.9	99.1	41.6%	47.6%	48.0%	53.4%
1996	38.1	38.5	43.8	39.9	108.2	35.2%	35.6%	40.5%	36.9%
1997	29.1	34.4	30.5	29.8	117.6	24.7%	29.3%	25.9%	25.3%
1998	30.3	26.4	25.7	17.6	121.7	24.9%	21.7%	21.1%	14.5%
1999	23.1	22.4	14.3	9.9	125	18.5%	17.9%	11.4%	7.9%
2000	18.3	10.2	5.8	7.3	129.1	14.2%	7.9%	4.5%	5.7%
2001	3.6	-0.8	0.7	-11.8	135.7	2.7%	-0.6%	0.5%	-8.7%
2002	-5.4	-3.9	-16.4	-3.8	140.3	-3.8%	-2.8%	-11.7%	-2.7%
2003	-9.9	-22.4	-9.8	-3.5	146.3	-6.8%	-15.3%	-6.7%	-2.4%
2004	-22.8	-10.2	-3.9	9.6	146.7	-15.5%	-7.0%	-2.7%	6.5%
2005	-15.5	-9.2	4.3	12.7	152	-10.2%	-6.1%	2.8%	8.4%
2006	-5.3	8.2	16.6	27.4	148.1	-3.6%	5.5%	11.2%	18.5%
2007	8.9	17.3	28.1	42.5	147.4	6.0%	11.7%	19.1%	28.8%
2008	25.4	36.2	50.6	62.5	139.3	18.2%	26.0%	36.3%	44.9%
2009	40.6	55	66.9	81.7	134.9	30.1%	40.8%	49.6%	60.6%
2010	53.5	65.4	80.2		136.4	39.2%	47.9%	58.8%	
2011	77.9	92.7			123.9	62.9%	74.8%		
2012	80.1				136.5	58.7%			
<b>Average for the Metro:</b>	<b>26.1</b>	<b>28.5</b>	<b>30.0</b>	<b>32.2</b>		<b>24.3%</b>	<b>26.9%</b>	<b>28.5%</b>	<b>30.7%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	14.7	16.9	19.1	20.1	64.9	22.7%	26.0%	29.4%	31.0%
1990	18.6	20.8	21.8	24.7	63.2	29.4%	32.9%	34.5%	39.1%
1991	19.7	20.7	23.6	27.3	64.3	30.6%	32.2%	36.7%	42.5%
1992	17.5	20.4	24.1	26.9	67.5	25.9%	30.2%	35.7%	39.9%
1993	17.4	21.1	23.9	31.6	70.5	24.7%	29.9%	33.9%	44.8%
1994	17.5	20.3	28	38.6	74.1	23.6%	27.4%	37.8%	52.1%
1995	16.8	24.5	35.1	47.6	77.6	21.6%	31.6%	45.2%	61.3%
1996	22.5	33.1	45.6	52.2	79.6	28.3%	41.6%	57.3%	65.6%
1997	30.9	43.4	50	54.7	81.8	37.8%	53.1%	61.1%	66.9%
1998	41.2	47.8	52.5	55.1	84	49.0%	56.9%	62.5%	65.6%
1999	46.8	51.5	54.1	49.3	85	55.1%	60.6%	63.6%	58.0%
2000	48.6	51.2	46.4	47.2	87.9	55.3%	58.2%	52.8%	53.7%
2001	47.5	42.7	43.5	42.6	91.6	51.9%	46.6%	47.5%	46.5%
2002	39.9	40.7	39.8	48.3	94.4	42.3%	43.1%	42.2%	51.2%

2003	33	32.1	40.6	50.5	102.1	32.3%	31.4%	39.8%	49.5%
2004	21.5	30	39.9	58.4	112.7	19.1%	26.6%	35.4%	51.8%
2005	17.5	27.4	45.9	56.3	125.2	14.0%	21.9%	36.7%	45.0%
2006	20.8	39.3	49.7	55.9	131.8	15.8%	29.8%	37.7%	42.4%
2007	34.6	45	51.2	49.8	136.5	25.3%	33.0%	37.5%	36.5%
2008	42.4	48.6	47.2	55.2	139.1	30.5%	34.9%	33.9%	39.7%
2009	53.4	52	60	66.8	134.3	39.8%	38.7%	44.7%	49.7%
2010	51.2	59.2	66		135.1	37.9%	43.8%	48.9%	
2011	60.1	66.9			134.2	44.8%	49.9%		
2012	58.4				142.7	40.9%			
<b>Average for the Metro:</b>	<b>33.0</b>	<b>37.2</b>	<b>41.3</b>	<b>45.7</b>		<b>33.3%</b>	<b>38.3%</b>	<b>43.4%</b>	<b>49.2%</b>

Crestview-Fort Walton Beach-Destin, FL	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2008	18.1	33.1	49.1	62.1	218.9	8.3%	15.1%	22.4%	28.4%
2009	50	66	79	83.7	202	24.8%	32.7%	39.1%	41.4%
2010	68	81	85.7		200	34.0%	40.5%	42.9%	
2011	80.5	85.2			200.5	40.1%	42.5%		
2012	69.7				216	32.3%			
<b>Average for the Metro:</b>	<b>57.3</b>	<b>66.3</b>	<b>71.3</b>	<b>72.9</b>		<b>27.9%</b>	<b>32.7%</b>	<b>34.8%</b>	<b>34.9%</b>

Cumberland, MD-WV	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2000	37.5	27.6	46.4	28.4	71.9	52.2%	38.4%	64.5%	39.5%
2001	32.4	51.2	33.2	21.7	67.1	48.3%	76.3%	49.5%	32.3%
2002	51.8	33.8	22.3	29.7	66.5	77.9%	50.8%	33.5%	44.7%
2003	30.8	19.3	26.7	32.7	69.5	44.3%	27.8%	38.4%	47.1%
2004	16.1	23.5	29.5	19.3	72.7	22.1%	32.3%	40.6%	26.5%
2005	8.8	14.8	4.6	-6.3	87.4	10.1%	16.9%	5.3%	-7.2%
2006	6.5	-3.7	-14.6	-6.9	95.7	6.8%	-3.9%	-15.3%	-7.2%
2007	-17.4	-28.3	-20.6	-18.7	109.4	-15.9%	-25.9%	-18.8%	-17.1%
2008	-18.4	-10.7	-8.8	1	99.5	-18.5%	-10.8%	-8.8%	1.0%
2009	-29.5	-27.6	-17.8	-11.6	118.3	-24.9%	-23.3%	-15.0%	-9.8%
2010	-9.6	0.2	6.4		100.3	-9.6%	0.2%	6.4%	
2011	11.7	17.9			88.8	13.2%	20.2%		
2012	10.5				96.2	10.9%			
<b>Average for the Metro:</b>	<b>10.1</b>	<b>9.8</b>	<b>9.8</b>	<b>8.9</b>		<b>16.7%</b>	<b>16.6%</b>	<b>16.4%</b>	<b>15.0%</b>

<b>Dallas-Fort Worth-Arlington, TX</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	10.1	18.6	17.6	22.3	93.4	10.8%	19.9%	18.8%	23.9%
1990	22.5	21.5	26.2	33	89.5	25.1%	24.0%	29.3%	36.9%
1991	22.7	27.4	34.2	42.8	88.3	25.7%	31.0%	38.7%	48.5%
1992	24.4	31.2	39.8	43.9	91.3	26.7%	34.2%	43.6%	48.1%
1993	28	36.6	40.7	43.9	94.5	29.6%	38.7%	43.1%	46.5%
1994	36.1	40.2	43.4	43.2	95	38.0%	42.3%	45.7%	45.5%
1995	38.8	42	41.8	51.2	96.4	40.2%	43.6%	43.4%	53.1%
1996	34.9	34.7	44.1	46	103.5	33.7%	33.5%	42.6%	44.4%
1997	26.2	35.6	37.5	38.9	112	23.4%	31.8%	33.5%	34.7%
1998	36.6	38.5	39.9	34.8	111	33.0%	34.7%	35.9%	31.4%
1999	33.8	35.2	30.1	24.8	115.7	29.2%	30.4%	26.0%	21.4%
2000	28.4	23.3	18	21.3	122.5	23.2%	19.0%	14.7%	17.4%
2001	14.7	9.4	12.7	17.8	131.1	11.2%	7.2%	9.7%	13.6%
2002	5.3	8.6	13.7	24.1	135.2	3.9%	6.4%	10.1%	17.8%
2003	5.4	10.5	20.9	37.2	138.4	3.9%	7.6%	15.1%	26.9%
2004	10.7	21.1	37.4	50.1	138.2	7.7%	15.3%	27.1%	36.3%
2005	11.7	28	40.7	59.6	147.6	7.9%	19.0%	27.6%	40.4%
2006	26.1	38.8	57.7	77.6	149.5	17.5%	26.0%	38.6%	51.9%
2007	37.4	56.3	76.2	96.5	150.9	24.8%	37.3%	50.5%	63.9%
2008	61.4	81.3	101.6	114.2	145.8	42.1%	55.8%	69.7%	78.3%
2009	86.6	106.9	119.5	128.1	140.5	61.6%	76.1%	85.1%	91.2%
2010	103.6	116.2	124.8		143.8	72.0%	80.8%	86.8%	
2011	111.1	119.7			148.9	74.6%	80.4%		
2012	109.3				159.3	68.6%			
<b>Average for the Metro:</b>	<b>38.6</b>	<b>42.7</b>	<b>46.3</b>	<b>50.1</b>		<b>30.6%</b>	<b>34.6%</b>	<b>38.0%</b>	<b>41.5%</b>

<b>Davenport-Moline-Rock Island, IA-IL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1992	28	31.5	34.8	40.2	54.8	51.1%	57.5%	63.5%	73.4%
1993	28	31.3	36.7	42.3	58.3	48.0%	53.7%	63.0%	72.6%
1994	27.8	33.2	38.8	46	61.8	45.0%	53.7%	62.8%	74.4%
1995	28.8	34.4	41.6	51.7	66.2	43.5%	52.0%	62.8%	78.1%
1996	31.2	38.4	48.5	50.3	69.4	45.0%	55.3%	69.9%	72.5%
1997	35.2	45.3	47.1	36.1	72.6	48.5%	62.4%	64.9%	49.7%

1998	39.3	41.1	30.1	15.6	78.6	50.0%	52.3%	38.3%	19.8%
1999	36.9	25.9	11.4	27.5	82.8	44.6%	31.3%	13.8%	33.2%
2000	22.4	7.9	24	25.9	86.3	26.0%	9.2%	27.8%	30.0%
2001	4.6	20.7	22.6	20.3	89.6	5.1%	23.1%	25.2%	22.7%
2002	15.3	17.2	14.9	19.6	95	16.1%	18.1%	15.7%	20.6%
2003	11.6	9.3	14	14	100.6	11.5%	9.2%	13.9%	13.9%
2004	2.1	6.8	6.8	8.2	107.8	1.9%	6.3%	6.3%	7.6%
2005	-3.3	-3.3	-1.9	3.7	117.9	-2.8%	-2.8%	-1.6%	3.1%
2006	-5.1	-3.7	1.9	3.9	119.7	-4.3%	-3.1%	1.6%	3.3%
2007	7.3	12.9	14.9	17.6	108.7	6.7%	11.9%	13.7%	16.2%
2008	27.4	29.4	32.1	36.8	94.2	29.1%	31.2%	34.1%	39.1%
2009	13.3	16	20.7	25.1	110.3	12.1%	14.5%	18.8%	22.8%
2010	14.1	18.8	23.2		112.2	12.6%	16.8%	20.7%	
2011	21.1	25.5			109.9	19.2%	23.2%		
2012	20.8				114.6	18.2%			
<b>Average for the Metro:</b>	<b>19.4</b>	<b>21.9</b>	<b>24.3</b>	<b>26.9</b>		<b>25.1%</b>	<b>28.8%</b>	<b>32.4%</b>	<b>36.3%</b>

Dayton, OH Purchase Year	Home Price Gain by Tenure ( in thousand dollars)					Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10	7		8	9	10	
1989	26.4	28	34.1	35.4	68.7	38.4%	40.8%	49.6%	51.5%	
1990	25.1	31.2	32.5	33.5	71.6	35.1%	43.6%	45.4%	46.8%	
1991	26.5	27.8	28.8	30.6	76.3	34.7%	36.4%	37.7%	40.1%	
1992	22.9	23.9	25.7	31.4	81.2	28.2%	29.4%	31.7%	38.7%	
1993	23	24.8	30.5	32.5	82.1	28.0%	30.2%	37.1%	39.6%	
1994	22.7	28.4	30.4	31.6	84.2	27.0%	33.7%	36.1%	37.5%	
1995	24.3	26.3	27.5	31.4	88.3	27.5%	29.8%	31.1%	35.6%	
1996	19.5	20.7	24.6	21.6	95.1	20.5%	21.8%	25.9%	22.7%	
1997	19.1	23	20	18.9	96.7	19.8%	23.8%	20.7%	19.5%	
1998	16.9	13.9	12.8	4.2	102.8	16.4%	13.5%	12.5%	4.1%	
1999	12.6	11.5	2.9	0	104.1	12.1%	11.0%	2.8%	0.0%	
2000	10.5	1.9	-1	-1.5	105.1	10.0%	1.8%	-1.0%	-1.4%	
2001	0.1	-2.8	-3.3	-13.6	106.9	0.1%	-2.6%	-3.1%	-12.7%	
2002	-8.5	-9	-19.3	-9.1	112.6	-7.5%	-8.0%	-17.1%	-8.1%	
2003	-11	-21.3	-11.1	-8.1	114.6	-9.6%	-18.6%	-9.7%	-7.1%	
2004	-22.5	-12.3	-9.3	-0.9	115.8	-19.4%	-10.6%	-8.0%	-0.8%	
2005	-16.2	-13.2	-4.8	2	119.7	-13.5%	-11.0%	-4.0%	1.7%	
2006	-10.2	-1.8	5	14.9	116.7	-8.7%	-1.5%	4.3%	12.8%	
2007	-0.7	6.1	16	23.1	115.6	-0.6%	5.3%	13.8%	20.0%	

2008	14.7	24.6	31.7	41.4	107	13.7%	23.0%	29.6%	38.7%
2009	27.5	34.6	44.3	54.5	104.1	26.4%	33.2%	42.6%	52.4%
2010	35.1	44.8	55		103.6	33.9%	43.2%	53.1%	
2011	55.1	65.3			93.3	59.1%	70.0%		
2012	55.1				103.5	53.2%			
<b>Average for the Metro:</b>	<b>15.3</b>	<b>16.4</b>	<b>17.0</b>	<b>17.8</b>		<b>17.7%</b>	<b>19.1%</b>	<b>19.6%</b>	<b>20.5%</b>

<b>Decatur, AL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2011	36.1	48.2			106.3	34.0%	45.3%		
2012	41.6				112.9	36.8%			
<b>Average for the Metro:</b>	<b>38.9</b>	<b>48.2</b>				<b>35.4%</b>	<b>45.3%</b>		

<b>Decatur, IL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2002	12.3	12.1	13.1	10.7	74.4	16.5%	16.3%	17.6%	14.4%
2003	12.4	13.4	11	10.7	74.1	16.7%	18.1%	14.8%	14.4%
2004	12	9.6	9.3	14.2	75.5	15.9%	12.7%	12.3%	18.8%
2005	3	2.7	7.6	12.2	82.1	3.7%	3.3%	9.3%	14.9%
2006	-0.6	4.3	8.9	7.9	85.4	-0.7%	5.0%	10.4%	9.3%
2007	6.6	11.2	10.2	11.3	83.1	7.9%	13.5%	12.3%	13.6%
2008	6.9	5.9	7	3.4	87.4	7.9%	6.8%	8.0%	3.9%
2009	6.6	7.7	4.1	9.8	86.7	7.6%	8.9%	4.7%	11.3%
2010	7.9	4.3	10		86.5	9.1%	5.0%	11.6%	
2011	3.3	9			87.5	3.8%	10.3%		
2012	11.4				85.1	13.4%			
<b>Average for the Metro:</b>	<b>7.4</b>	<b>8.0</b>	<b>9.0</b>	<b>10.0</b>		<b>9.3%</b>	<b>10.0%</b>	<b>11.2%</b>	<b>12.6%</b>

<b>Deltona-Daytona Beach-Ormond Beach, FL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	9.7	11.8	15.2	20.6	61.8	15.7%	19.1%	24.6%	33.3%
1990	11.1	14.5	19.9	20.7	62.5	17.8%	23.2%	31.8%	33.1%
1991	12.4	17.8	18.6	26.8	64.6	19.2%	27.6%	28.8%	41.5%
1992	17.9	18.7	26.9	41.1	64.5	27.8%	29.0%	41.7%	63.7%
1993	17.1	25.3	39.5	55.7	66.1	25.9%	38.3%	59.8%	84.3%
1994	24.1	38.3	54.5	77.6	67.3	35.8%	56.9%	81.0%	115.3%

1995	37.7	53.9	77	119.8	67.9	55.5%	79.4%	113.4%	176.4%
1996	50.3	73.4	116.2	129.2	71.5	70.3%	102.7%	162.5%	180.7%
1997	71.3	114.1	127.1	113.9	73.6	96.9%	155.0%	172.7%	154.8%
1998	110.7	123.7	110.5	83	77	143.8%	160.6%	143.5%	107.8%
1999	118.3	105.1	77.6	42.6	82.4	143.6%	127.5%	94.2%	51.7%
2000	104.3	76.8	41.8	31.8	83.2	125.4%	92.3%	50.2%	38.2%
2001	68.6	33.6	23.6	10.6	91.4	75.1%	36.8%	25.8%	11.6%
2002	19.4	9.4	-3.6	4.4	105.6	18.4%	8.9%	-3.4%	4.2%
2003	-6.8	-19.8	-11.8	6.7	121.8	-5.6%	-16.3%	-9.7%	5.5%
2004	-42.9	-34.9	-16.4	-8.9	144.9	-29.6%	-24.1%	-11.3%	-6.1%
2005	-77.7	-59.2	-51.7	-37.7	187.7	-41.4%	-31.5%	-27.5%	-20.1%
2006	-72.2	-64.7	-50.7	-28.2	200.7	-36.0%	-32.2%	-25.3%	-14.1%
2007	-51.5	-37.5	-15	2.5	187.5	-27.5%	-20.0%	-8.0%	1.3%
2008	-10	12.5	30	49.9	160	-6.3%	7.8%	18.8%	31.2%
2009	47.5	65	84.9	100	125	38.0%	52.0%	67.9%	80.0%
2010	75	94.9	110		115	65.2%	82.5%	95.7%	
2011	107.9	123			102	105.8%	120.6%		
2012	115				110	104.5%			
<b>Average for the Metro:</b>	<b>31.6</b>	<b>34.6</b>	<b>37.5</b>	<b>41.1</b>		<b>43.3%</b>	<b>47.7%</b>	<b>51.2%</b>	<b>55.9%</b>

<b>Denver-Aurora-Lakewood, CO</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	47.9	55.1	66.7	85.8	85.5	56.0%	64.4%	78.0%	100.4%
1990	54.2	65.8	84.9	110.4	86.4	62.7%	76.2%	98.3%	127.8%
1991	63.1	82.2	107.7	129.2	89.1	70.8%	92.3%	120.9%	145.0%
1992	75.1	100.6	122.1	131.9	96.2	78.1%	104.6%	126.9%	137.1%
1993	92.1	113.6	123.4	133.5	104.7	88.0%	108.5%	117.9%	127.5%
1994	101.5	111.3	121.4	122.3	116.8	86.9%	95.3%	103.9%	104.7%
1995	100.8	110.9	111.8	119.8	127.3	79.2%	87.1%	87.8%	94.1%
1996	104.8	105.7	113.7	116.1	133.4	78.6%	79.2%	85.2%	87.0%
1997	98.5	106.5	108.9	104.8	140.6	70.1%	75.7%	77.5%	74.5%
1998	94.9	97.3	93.2	67.1	152.2	62.4%	63.9%	61.2%	44.1%
1999	78.2	74.1	48	48.6	171.3	45.7%	43.3%	28.0%	28.4%
2000	48.6	22.5	23.1	35.6	196.8	24.7%	11.4%	11.7%	18.1%
2001	1	1.6	14.1	13.1	218.3	0.5%	0.7%	6.5%	6.0%
2002	-8.2	4.3	3.3	24.3	228.1	-3.6%	1.9%	1.4%	10.7%
2003	-5.8	-6.8	14.2	42.4	238.2	-2.4%	-2.9%	6.0%	17.8%
2004	-7.7	13.3	41.5	71.1	239.1	-3.2%	5.6%	17.4%	29.7%



2005	5.3	33.5	63.1	106.5	247.1	2.1%	13.6%	25.5%	43.1%
2006	31.1	60.7	104.1	134.8	249.5	12.5%	24.3%	41.7%	54.0%
2007	64.8	108.2	138.9	169.3	245.4	26.4%	44.1%	56.6%	69.0%
2008	134.3	165	195.4	230.6	219.3	61.2%	75.2%	89.1%	105.2%
2009	164.4	194.8	230	242.2	219.9	74.8%	88.6%	104.6%	110.1%
2010	182.3	217.5	229.7		232.4	78.4%	93.6%	98.8%	
2011	218.5	230.7			231.4	94.4%	99.7%		
2012	209.7				252.4	83.1%			
<b>Average for the Metro:</b>	<b>81.2</b>	<b>89.9</b>	<b>98.1</b>	<b>106.6</b>		<b>51.1%</b>	<b>58.5%</b>	<b>65.7%</b>	<b>73.1%</b>

Des Moines-West Des Moines, IA Purchase Year	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
	7	8	9	10	Initial Price	7	8	9	10	
1989	34.9	41.4	49.1	53	57.5	60.7%	72.0%	85.4%	92.2%	
1990	38.4	46.1	50	55.9	60.5	63.5%	76.2%	82.6%	92.4%	
1991	38.4	42.3	48.2	57.1	68.2	56.3%	62.0%	70.7%	83.7%	
1992	37.5	43.4	52.3	57.2	73	51.4%	59.5%	71.6%	78.4%	
1993	37.6	46.5	51.4	55.1	78.8	47.7%	59.0%	65.2%	69.9%	
1994	43.6	48.5	52.2	59.1	81.7	53.4%	59.4%	63.9%	72.3%	
1995	43.2	46.9	53.8	58.5	87	49.7%	53.9%	61.8%	67.2%	
1996	41.5	48.4	53.1	52.7	92.4	44.9%	52.4%	57.5%	57.0%	
1997	41.9	46.6	46.2	50.3	98.9	42.4%	47.1%	46.7%	50.9%	
1998	38.9	38.5	42.6	46.6	106.6	36.5%	36.1%	40.0%	43.7%	
1999	34.6	38.7	42.7	38.8	110.5	31.3%	35.0%	38.6%	35.1%	
2000	32.8	36.8	32.9	34.5	116.4	28.2%	31.6%	28.3%	29.6%	
2001	27.9	24	25.6	25.8	125.3	22.3%	19.2%	20.4%	20.6%	
2002	19.1	20.7	20.9	28.4	130.2	14.7%	15.9%	16.1%	21.8%	
2003	17	17.2	24.7	36.5	133.9	12.7%	12.8%	18.4%	27.3%	
2004	10.3	17.8	29.6	30.7	140.8	7.3%	12.6%	21.0%	21.8%	
2005	13.1	24.9	26	35.8	145.5	9.0%	17.1%	17.9%	24.6%	
2006	25.3	26.4	36.2	40.1	145.1	17.4%	18.2%	24.9%	27.6%	
2007	22.3	32.1	36	44.8	149.2	14.9%	21.5%	24.1%	30.0%	
2008	28.1	32	40.8	51.6	153.2	18.3%	20.9%	26.6%	33.7%	
2009	35.9	44.7	55.5	65.2	149.3	24.0%	29.9%	37.2%	43.7%	
2010	43.1	53.9	63.6		150.9	28.6%	35.7%	42.1%		
2011	53.7	63.4			151.1	35.5%	42.0%			
2012	55.9				158.6	35.2%				
<b>Average for the Metro:</b>	<b>34.0</b>	<b>38.3</b>	<b>42.4</b>	<b>46.6</b>		<b>33.6%</b>	<b>38.7%</b>	<b>43.7%</b>	<b>48.7%</b>	

<b>Detroit-Warren-Deaborn, MI</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	37.7	45.9	58.9	66.3	73.7	51.2%	62.3%	79.9%	90.0%
1990	42.9	55.9	63.3		76.7	55.9%	72.9%	82.5%	
1991	52	59.4			80.6	64.5%	73.7%		
1992	58.7				81.3	72.2%			
1993					86				
1994				74	87				85.1%
1995			62.8	65.6	98.2			64.0%	66.8%
1996		49.6	52.4	40.3	111.4		44.5%	47.0%	36.2%
1997	41.4	44.2	32.1	20.7	119.6	34.6%	37.0%	26.8%	17.3%
1998	31.2	19.1	7.7		132.6	23.5%	14.4%	5.8%	
1999	11.7	0.3			140	8.4%	0.2%		
2004	-107.2	-97.6			161	-66.6%	-60.6%		
2005	-100.4				163.8	-61.3%			
2006				73.5	151.7				48.5%
2007			84.9		140.3			60.5%	
2011	129.5	142			53.8	240.7%	263.9%		
2012	132.4				63.4	208.8%			
<b>Average for the Metro:</b>	<b>30.0</b>	<b>35.4</b>	<b>51.7</b>	<b>56.7</b>		<b>57.5%</b>	<b>56.5%</b>	<b>52.4%</b>	<b>57.3%</b>

<b>Dover, DE</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2002	80.2	76.4	53.9	58.4	116.9	68.6%	65.4%	46.1%	50.0%
2003	65	42.5	47	50.1	128.3	50.7%	33.1%	36.6%	39.0%
2004	20.7	25.2	28.3	36	150.1	13.8%	16.8%	18.9%	24.0%
2005	-5.1	-2	5.7	11	180.4	-2.8%	-1.1%	3.2%	6.1%
2006	-29.6	-21.9	-16.6	-9.8	208	-14.2%	-10.5%	-8.0%	-4.7%
2007	-21.4	-16.1	-9.3	-7.3	207.5	-10.3%	-7.8%	-4.5%	-3.5%
2008	-14.8	-8	-6	-4.1	206.2	-7.2%	-3.9%	-2.9%	-2.0%
2009	1.1	3.1	5	21.1	197.1	0.6%	1.6%	2.5%	10.7%
2010	6.9	8.8	24.9		193.3	3.6%	4.6%	12.9%	
2011	31.3	47.4			170.8	18.3%	27.8%		
2012	42.9				175.3	24.5%			
<b>Average for the Metro:</b>	<b>16.1</b>	<b>15.5</b>	<b>14.8</b>	<b>19.4</b>		<b>13.2%</b>	<b>12.6%</b>	<b>11.6%</b>	<b>14.9%</b>

Durham-Chapel Hill, NC	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
Purchase Year									
2004	50.7	53.1	60.1	66.5	132.6	38.2%	40.0%	45.3%	50.2%
2006	38.9	45.3	69.1	85.6	153.8	25.3%	29.5%	44.9%	55.7%
2007	40.3	64.1	80.6	95.9	158.8	25.4%	40.4%	50.8%	60.4%
2008	62.2	78.7	94	118.3	160.7	38.7%	49.0%	58.5%	73.6%
2009	82	97.3	121.6	138.5	157.4	52.1%	61.8%	77.3%	88.0%
2010	96.4	120.7	137.6		158.3	60.9%	76.2%	86.9%	
2011	95.7	112.6			183.3	52.2%	61.4%		
2012	110.2				185.7	59.3%			
<b>Average for the Metro:</b>	<b>72.1</b>	<b>81.7</b>	<b>93.8</b>	<b>101.0</b>		<b>44.0%</b>	<b>51.2%</b>	<b>60.6%</b>	<b>65.6%</b>

Dutchess County-Putnam County, NY	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
Purchase Year									
1989	7.9	9.3	14.6	23.8	136.9	5.8%	6.8%	10.7%	17.4%
1990	6.4	11.7	20.9	37.1	139.8	4.6%	8.4%	14.9%	26.5%
1991	14.5	23.7	39.9	69.1	137	10.6%	17.3%	29.1%	50.4%
1992	18.8	35	64.2	89.1	141.9	13.2%	24.7%	45.2%	62.8%
1993	37.2	66.4	91.3	130.7	139.7	26.6%	47.5%	65.4%	93.6%
1994	66.5	91.4	130.8	168.9	139.6	47.6%	65.5%	93.7%	121.0%
1995	91.2	130.6	168.7	213.2	139.8	65.2%	93.4%	120.7%	152.5%
1996	125.6	163.7	208.2	219.7	144.8	86.7%	113.1%	143.8%	151.7%
1997	162.3	206.8	218.3	208.5	146.2	111.0%	141.5%	149.3%	142.6%
1998	201.5	213	203.2	175.6	151.5	133.0%	140.6%	134.1%	115.9%
1999	203.8	194	166.4	125	160.7	126.8%	120.7%	103.5%	77.8%
2000	177.8	150.2	108.8	106.1	176.9	100.5%	84.9%	61.5%	60.0%
2001	121	79.6	76.9	60.6	206.1	58.7%	38.6%	37.3%	29.4%
2002	54.7	52	35.7	33.1	231	23.7%	22.5%	15.5%	14.3%
2003	12.6	-3.7	-6.3	-7.7	270.4	4.7%	-1.4%	-2.3%	-2.8%
2004	-41.8	-44.4	-45.8	-46.5	308.5	-13.5%	-14.4%	-14.8%	-15.1%
2005	-88.9	-90.3	-91	-90.9	353	-25.2%	-25.6%	-25.8%	-25.8%
2006	-101.8	-102.5	-102.4	-96.8	364.5	-27.9%	-28.1%	-28.1%	-26.6%
2007	-92.7	-92.6	-87	-73.3	354.7	-26.1%	-26.1%	-24.5%	-20.7%
2008	-65	-59.4	-45.7	-23.5	327.1	-19.9%	-18.2%	-14.0%	-7.2%
2009	-18	-4.3	17.9	22.3	285.7	-6.3%	-1.5%	6.3%	7.8%
2010	-1.6	20.6	25		283	-0.6%	7.3%	8.8%	
2011	36.9	41.3			266.7	13.8%	15.5%		
2012	43.9				264.1	16.6%			

<b>Average for the Metro:</b>	<b>40.5</b>	<b>47.5</b>	<b>55.1</b>	<b>64.0</b>		<b>30.4%</b>	<b>36.2%</b>	<b>42.3%</b>	<b>48.8%</b>
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<b>Elmira, NY</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2000	9.5	15.6	15.2	28.9	72.1	13.2%	21.6%	21.1%	40.1%
2001	15.9	15.5	29.2	31.6	71.8	22.1%	21.6%	40.7%	44.0%
2002	19.1	32.8	35.2	38.7	68.2	28.0%	48.1%	51.6%	56.7%
2003	23.1	25.5	29	33.2	77.9	29.7%	32.7%	37.2%	42.6%
2004	24.6	28.1	32.3	22	78.8	31.2%	35.7%	41.0%	27.9%
2005	29.8	34	23.7	28.4	77.1	38.7%	44.1%	30.7%	36.8%
2006	24.3	14	18.7	29.3	86.8	28.0%	16.1%	21.5%	33.8%
2007	19.2	23.9	34.5	28.8	81.6	23.5%	29.3%	42.3%	35.3%
2008	17.8	28.4	22.7	23.5	87.7	20.3%	32.4%	25.9%	26.8%
2009	28.8	23.1	23.9	25.2	87.3	33.0%	26.5%	27.4%	28.9%
2010	9.4	10.2	11.5		101	9.3%	10.1%	11.4%	
2011	7.8	9.1			103.4	7.5%	8.8%		
2012	5.6				106.9	5.2%			
<b>Average for the Metro:</b>	<b>18.1</b>	<b>21.7</b>	<b>25.1</b>	<b>29.0</b>		<b>22.3%</b>	<b>27.2%</b>	<b>31.9%</b>	<b>37.3%</b>

<b>El Paso, TX</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	13.1	12.8	15	15	63.1	20.8%	20.3%	23.8%	23.8%
1990	12.3	14.5	14.5	16.6	63.6	19.3%	22.8%	22.8%	26.1%
1991	12.1	12.1	14.2	19.8	66	18.3%	18.3%	21.5%	30.0%
1992	10.6	12.7	18.3	21.4	67.5	15.7%	18.8%	27.1%	31.7%
1993	8.4	14	17.1	21.1	71.8	11.7%	19.5%	23.8%	29.4%
1994	10.5	13.6	17.6	19.4	75.3	13.9%	18.1%	23.4%	25.8%
1995	16.6	20.6	22.4	39.5	72.3	23.0%	28.5%	31.0%	54.6%
1996	16.7	18.5	35.6	51.4	76.2	21.9%	24.3%	46.7%	67.5%
1997	18.8	35.9	51.7	56	75.9	24.8%	47.3%	68.1%	73.8%
1998	33.7	49.5	53.8	59.4	78.1	43.1%	63.4%	68.9%	76.1%
1999	49.5	53.8	59.4	54.5	78.1	63.4%	68.9%	76.1%	69.8%
2000	51.7	57.3	52.4	54.1	80.2	64.5%	71.4%	65.3%	67.5%
2001	51.7	46.8	48.5	48.5	85.8	60.3%	54.5%	56.5%	56.5%
2002	43.7	45.4	45.4	49.7	88.9	49.2%	51.1%	51.1%	55.9%
2003	41.4	41.4	45.7	48.3	92.9	44.6%	44.6%	49.2%	52.0%
2004	39.6	43.9	46.5	46.1	94.7	41.8%	46.4%	49.1%	48.7%

2005	26.8	29.4	29	30.3	111.8	24.0%	26.3%	25.9%	27.1%
2006	13.6	13.2	14.5	20.9	127.6	10.7%	10.3%	11.4%	16.4%
2007	8.9	10.2	16.6	19.6	131.9	6.7%	7.7%	12.6%	14.9%
2008	4.6	11	14	18.3	137.5	3.3%	8.0%	10.2%	13.3%
2009	15.9	18.9	23.2	31.8	132.6	12.0%	14.3%	17.5%	24.0%
2010	17.2	21.5	30.1		134.3	12.8%	16.0%	22.4%	
2011	21.5	30.1			134.3	16.0%	22.4%		
2012	25.8				138.6	18.6%			
<b>Average for the Metro:</b>	<b>23.5</b>	<b>27.3</b>	<b>31.2</b>	<b>35.3</b>		<b>26.7%</b>	<b>31.4%</b>	<b>36.6%</b>	<b>42.1%</b>

<b>Erie, PA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2002	8.5	18.3	20.3	25.5	89.4	9.5%	20.5%	22.7%	28.5%
2003	17.8	19.8	25	23.4	89.9	19.8%	22.0%	27.8%	26.0%
2004	11.1	16.3	14.7	19.3	98.6	11.3%	16.5%	14.9%	19.6%
2005	14.9	13.3	17.9	18.7	100	14.9%	13.3%	17.9%	18.7%
2006	12	16.6	17.4	13.6	101.3	11.8%	16.4%	17.2%	13.4%
2007	19.8	20.6	16.8	17.6	98.1	20.2%	21.0%	17.1%	17.9%
2008	19.2	15.4	16.2	19.2	99.5	19.3%	15.5%	16.3%	19.3%
2009	17	17.8	20.8	27.4	97.9	17.4%	18.2%	21.2%	28.0%
2010	8	11	17.6		107.7	7.4%	10.2%	16.3%	
2011	9	15.6			109.7	8.2%	14.2%		
2012	10.4				114.9	9.1%			
<b>Average for the Metro:</b>	<b>13.4</b>	<b>16.5</b>	<b>18.5</b>	<b>20.6</b>		<b>13.5%</b>	<b>16.8%</b>	<b>19.1%</b>	<b>21.4%</b>

<b>Eugene, OR</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	56.9	60.1	65.1	70.2	59.3	96.0%	101.3%	109.8%	118.4%
1990	52.8	57.8	62.9	66.2	66.6	79.3%	86.8%	94.4%	99.4%
1991	50.7	55.8	59.1	60.9	73.7	68.8%	75.7%	80.2%	82.6%
1992	49.8	53.1	54.9	64	79.7	62.5%	66.6%	68.9%	80.3%
1993	48.4	50.2	59.3	67.3	84.4	57.3%	59.5%	70.3%	79.7%
1994	38.4	47.5	55.5	68.7	96.2	39.9%	49.4%	57.7%	71.4%
1995	38.8	46.8	60	92.7	104.9	37.0%	44.6%	57.2%	88.4%
1996	35.5	48.7	81.4	114.4	116.2	30.6%	41.9%	70.1%	98.5%
1997	45.5	78.2	111.2	120.2	119.4	38.1%	65.5%	93.1%	100.7%
1998	73.2	106.2	115.2	100.3	124.4	58.8%	85.4%	92.6%	80.6%

1999	101.1	110.1	95.2	74.2	129.5	78.1%	85.0%	73.5%	57.3%
2000	106.8	91.9	70.9	63.5	132.8	80.4%	69.2%	53.4%	47.8%
2001	90.1	69.1	61.7	44.1	134.6	66.9%	51.3%	45.8%	32.8%
2002	60	52.6	35	34.5	143.7	41.8%	36.6%	24.4%	24.0%
2003	44.6	27	26.5	49.2	151.7	29.4%	17.8%	17.5%	32.4%
2004	13.8	13.3	36	45.5	164.9	8.4%	8.1%	21.8%	27.6%
2005	-19.4	3.3	12.8	24.6	197.6	-9.8%	1.7%	6.5%	12.4%
2006	-29.7	-20.2	-8.4	9.1	230.6	-12.9%	-8.8%	-3.6%	3.9%
2007	-29.2	-17.4	0.1	25	239.6	-12.2%	-7.3%	0.0%	10.4%
2008	-2.5	15	39.9	67	224.7	-1.1%	6.7%	17.8%	29.8%
2009	36	60.9	88	104.9	203.7	17.7%	29.9%	43.2%	51.5%
2010	68.3	95.4	112.3		196.3	34.8%	48.6%	57.2%	
2011	113	129.9			178.7	63.2%	72.7%		
2012	130.4				178.2	73.2%			
<b>Average for the Metro:</b>	<b>48.9</b>	<b>53.7</b>	<b>58.8</b>	<b>65.1</b>		<b>42.8%</b>	<b>47.3%</b>	<b>52.3%</b>	<b>58.6%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
	7	8	9	10	Initial Price	7	8	9	10
1989	20.8	23.6	29.1	31	62.4	33.3%	37.8%	46.6%	49.7%
1990	22	27.5	29.4	33.1	64	34.4%	43.0%	45.9%	51.7%
1991	24.3	26.2	29.9	32.3	67.2	36.2%	39.0%	44.5%	48.1%
1992	22.7	26.4	28.8	37	70.7	32.1%	37.3%	40.7%	52.3%
1993	21.6	24	32.2	39.6	75.5	28.6%	31.8%	42.6%	52.5%
1994	21.9	30.1	37.5	46.6	77.6	28.2%	38.8%	48.3%	60.1%
1995	24.8	32.2	41.3	49.9	82.9	29.9%	38.8%	49.8%	60.2%
1996	31.9	41	49.6	53.3	83.2	38.3%	49.3%	59.6%	64.1%
1997	38.2	46.8	50.5	54.9	86	44.4%	54.4%	58.7%	63.8%
1998	41.3	45	49.4	47.6	91.5	45.1%	49.2%	54.0%	52.0%
1999	43.1	47.5	45.7	46.8	93.4	46.1%	50.9%	48.9%	50.1%
2000	43.8	42	43.1	49.3	97.1	45.1%	43.3%	44.4%	50.8%
2001	39.6	40.7	46.9	49.1	99.5	39.8%	40.9%	47.1%	49.3%
2002	32.5	38.7	40.9	45.4	107.7	30.2%	35.9%	38.0%	42.2%
2003	31.3	33.5	38	49.5	115.1	27.2%	29.1%	33.0%	43.0%
2004	24.4	28.9	40.4	48.8	124.2	19.6%	23.3%	32.5%	39.3%
2005	20.3	31.8	40.2	57.8	132.8	15.3%	23.9%	30.3%	43.5%
2006	28.1	36.5	54.1	66.7	136.5	20.6%	26.7%	39.6%	48.9%
2007	32.1	49.7	62.3	67.6	140.9	22.8%	35.3%	44.2%	48.0%
2008	51.5	64.1	69.4	78.4	139.1	37.0%	46.1%	49.9%	56.4%

2009	63	68.3	77.3	80.8	140.2	44.9%	48.7%	55.1%	57.6%
2010	62.1	71.1	74.6		146.4	42.4%	48.6%	51.0%	
2011	68.9	72.4			148.6	46.4%	48.7%		
2012	67.9				153.1	44.4%			
<b>Average for the Metro:</b>	<b>36.6</b>	<b>41.2</b>	<b>45.9</b>	<b>50.7</b>		<b>34.7%</b>	<b>40.0%</b>	<b>45.7%</b>	<b>51.6%</b>

<b>Farmington, NM</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2001	77.7	74.6	66	61.5	112.9	68.8%	66.1%	58.5%	54.5%
2002	68.7	60.1	55.6	55.1	118.8	57.8%	50.6%	46.8%	46.4%
2003	51.7	47.2	46.7	46.6	127.2	40.6%	37.1%	36.7%	36.6%
2004	39.8	39.3	39.2	45.4	134.6	29.6%	29.2%	29.1%	33.7%
2005	18.8	18.7	24.9	17.6	155.1	12.1%	12.1%	16.1%	11.3%
2006	1.5	7.7	0.4	-0.9	172.3	0.9%	4.5%	0.2%	-0.5%
2007	-11.1	-18.4	-19.7	-16.3	191.1	-5.8%	-9.6%	-10.3%	-8.5%
2008	-17.9	-19.2	-15.8	-10.6	190.6	-9.4%	-10.1%	-8.3%	-5.6%
2009	-16.1	-12.7	-7.5	-0.8	187.5	-8.6%	-6.8%	-4.0%	-0.4%
2010	-4.1	1.1	7.8		178.9	-2.3%	0.6%	4.4%	
2011	5.6	12.3			174.4	3.2%	7.1%		
2012	12.8				173.9	7.4%			
<b>Average for the Metro:</b>	<b>19.0</b>	<b>19.2</b>	<b>19.8</b>	<b>22.0</b>		<b>16.2%</b>	<b>16.4%</b>	<b>16.9%</b>	<b>18.6%</b>

<b>Fayetteville, NC</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2010	5.8	12.1	19.4		125	4.6%	9.7%	15.5%	
2011	12.1	19.4			125	9.7%	15.5%		
2012	24.4				120	20.3%			
<b>Average for the Metro:</b>	<b>14.1</b>	<b>15.8</b>	<b>19.4</b>			<b>11.6%</b>	<b>12.6%</b>	<b>15.5%</b>	

<b>Fayetteville-Springdale-Rogers, AR-MO</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2005	-18.7	-11.1	-5.3	4.9	149.9	-12.5%	-7.4%	-3.5%	3.3%
2006	-9.7	-3.9	6.3	17.4	148.5	-6.5%	-2.6%	4.2%	11.7%
2007	-5.2	5	16.1	27.7	149.8	-3.5%	3.3%	10.7%	18.5%
2008	10.4	21.5	33.1	44.3	144.4	7.2%	14.9%	22.9%	30.7%
2009	37.7	49.3	60.5	74.8	128.2	29.4%	38.5%	47.2%	58.3%

2010	53.8	65	79.3		123.7	43.5%	52.5%	64.1%	
2011	76	90.3			112.7	67.4%	80.1%		
2012	71.8				131.2	54.7%			
<b>Average for the Metro:</b>	<b>27.0</b>	<b>30.9</b>	<b>31.7</b>	<b>33.8</b>		<b>22.5%</b>	<b>25.6%</b>	<b>24.3%</b>	<b>24.5%</b>

<b>Florence, SC</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2006	4.3	0.5	14.2	17.3	119.5	3.6%	0.4%	11.9%	14.5%
2007	-4.2	9.5	12.6	13.7	124.2	-3.4%	7.6%	10.1%	11.0%
2008	16.4	19.5	20.6	25.9	117.3	14.0%	16.6%	17.6%	22.1%
2009	22.3	23.4	28.7	31.6	114.5	19.5%	20.4%	25.1%	27.6%
2010	19.8	25.1	28		118.1	16.8%	21.3%	23.7%	
2011	28.6	31.5			114.6	25.0%	27.5%		
2012	19.6				126.5	15.5%			
<b>Average for the Metro:</b>	<b>15.3</b>	<b>18.3</b>	<b>20.8</b>	<b>22.1</b>		<b>13.0%</b>	<b>15.6%</b>	<b>17.7%</b>	<b>18.8%</b>

<b>Fond du Lac, WI Metropolitan Statistical Area</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2011	24.6	31.7			114	21.6%	27.8%		
2012	32.6				113.1	28.8%			
<b>Average for the Metro:</b>	<b>28.6</b>	<b>31.7</b>				<b>25.2%</b>	<b>27.8%</b>		

<b>Fort Wayne, IN</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1995	17.8	16.1	19.5	25.2	77.1	23.1%	20.9%	25.3%	32.7%
1996	13.1	16.5	22.2	19.6	80.1	16.4%	20.6%	27.7%	24.5%
1997	10.8	16.5	13.9	11.3	85.8	12.6%	19.2%	16.2%	13.2%
1998	14.3	11.7	9.1	4.6	88	16.3%	13.3%	10.3%	5.2%
1999	7.5	4.9	0.4	1.8	92.2	8.1%	5.3%	0.4%	2.0%
2000	5.5	1	2.4	5.8	91.6	6.0%	1.1%	2.6%	6.3%
2001	-1.3	0.1	3.5	1.5	93.9	-1.4%	0.1%	3.7%	1.6%
2002	-0.9	2.5	0.5	11.3	94.9	-0.9%	2.6%	0.5%	11.9%
2003	4.2	2.2	13	13.4	93.2	4.5%	2.4%	13.9%	14.4%
2004	-1.2	9.6	10	11.6	96.6	-1.2%	9.9%	10.4%	12.0%
2005	3.9	4.3	5.9	13.6	102.3	3.8%	4.2%	5.8%	13.3%
2006	6.9	8.5	16.2	25.9	99.7	6.9%	8.5%	16.2%	26.0%



2007	11.1	18.8	28.5	35.8	97.1	11.4%	19.4%	29.4%	36.9%
2008	23.3	33	40.3	50.7	92.6	25.2%	35.6%	43.5%	54.8%
2009	31.6	38.9	49.3	62.3	94	33.6%	41.4%	52.4%	66.3%
2010	35.5	45.9	58.9		97.4	36.4%	47.1%	60.5%	
2011	47.9	60.9			95.4	50.2%	63.8%		
2012	50.1				106.2	47.2%			
<b>Average for the Metro:</b>	<b>15.6</b>	<b>17.1</b>	<b>18.4</b>	<b>19.6</b>		<b>16.6%</b>	<b>18.6%</b>	<b>19.9%</b>	<b>21.4%</b>

<b>Gainesville, FL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
1989	29.5	36.1	41.1	45.3	73.2	40.3%	49.3%	56.1%	61.9%	
1990	28.5	33.5	37.7	43.3	80.8	35.3%	41.5%	46.7%	53.6%	
1991	32.2	36.4	42	47.4	82.1	39.2%	44.3%	51.2%	57.7%	
1992	31.8	37.4	42.8	56	86.7	36.7%	43.1%	49.4%	64.6%	
1993	33.2	38.6	51.8	68.3	90.9	36.5%	42.5%	57.0%	75.1%	
1994	36.7	49.9	66.4	81.8	92.8	39.5%	53.8%	71.6%	88.1%	
1995	44.1	60.6	76	103.4	98.6	44.7%	61.5%	77.1%	104.9%	
1996	56.5	71.9	99.3	131.3	102.7	55.0%	70.0%	96.7%	127.8%	
1997	65.3	92.7	124.7	122.4	109.3	59.7%	84.8%	114.1%	112.0%	
1998	87.7	119.7	117.4	92.7	114.3	76.7%	104.7%	102.7%	81.1%	
1999	115.5	113.2	88.5	61.5	118.5	97.5%	95.5%	74.7%	51.9%	
2000	107.6	82.9	55.9	54.3	124.1	86.7%	66.8%	45.0%	43.8%	
2001	77.5	50.5	48.9	33.2	129.5	59.8%	39.0%	37.8%	25.6%	
2002	37.3	35.7	20	15.3	142.7	26.1%	25.0%	14.0%	10.7%	
2003	19.2	3.5	-1.2	8.8	159.2	12.1%	2.2%	-0.8%	5.5%	
2004	-11.9	-16.6	-6.6	0.4	174.6	-6.8%	-9.5%	-3.8%	0.2%	
2005	-44	-34	-27	-20	202	-21.8%	-16.8%	-13.4%	-9.9%	
2006	-66	-59	-52	-39	234	-28.2%	-25.2%	-22.2%	-16.7%	
2007	-56.7	-49.7	-36.7	-21.7	231.7	-24.5%	-21.5%	-15.8%	-9.4%	
2008	-25	-12	3	23	207	-12.1%	-5.8%	1.4%	11.1%	
2009	15	30	50	60	180	8.3%	16.7%	27.8%	33.3%	
2010	31.6	51.6	61.6		178.4	17.7%	28.9%	34.5%		
2011	67.3	77.3			162.7	41.4%	47.5%			
2012	82				158	51.9%				
<b>Average for the Metro:</b>	<b>33.1</b>	<b>37.0</b>	<b>41.1</b>	<b>46.1</b>		<b>32.2%</b>	<b>36.4%</b>	<b>41.0%</b>	<b>46.3%</b>	

<b>Gary-Hammond, IN</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
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Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	36.4	38.7	47	48.5	58.6	62.1%	66.0%	80.2%	82.8%
1990	33.5	41.8	43.3	43.2	63.8	52.5%	65.5%	67.9%	67.7%
1991	35.3	36.8	36.7	43.8	70.3	50.2%	52.3%	52.2%	62.3%
1992	31	30.9	38	38.2	76.1	40.7%	40.6%	49.9%	50.2%
1993	24.2	31.3	31.5	36.4	82.8	29.2%	37.8%	38.0%	44.0%
1994	26.9	27.1	32	35.4	87.2	30.8%	31.1%	36.7%	40.6%
1995	22.7	27.6	31	38.2	91.6	24.8%	30.1%	33.8%	41.7%
1996	24.2	27.6	34.8	33.1	95	25.5%	29.1%	36.6%	34.8%
1997	25.3	32.5	30.8	36.9	97.3	26.0%	33.4%	31.7%	37.9%
1998	24.2	22.5	28.6	22.1	105.6	22.9%	21.3%	27.1%	20.9%
1999	21	27.1	20.6	12.1	107.1	19.6%	25.3%	19.2%	11.3%
2000	27.2	20.7	12.2	15.9	107	25.4%	19.3%	11.4%	14.9%
2001	13.6	5.1	8.8	6.5	114.1	11.9%	4.5%	7.7%	5.7%
2002	4.9	8.6	6.3	11.8	114.3	4.3%	7.5%	5.5%	10.3%
2003	3.7	1.4	6.9	10.9	119.2	3.1%	1.2%	5.8%	9.1%
2004	-2	3.5	7.5	12.5	122.6	-1.6%	2.9%	6.1%	10.2%
2005	-3.7	0.3	5.3	11.9	129.8	-2.9%	0.2%	4.1%	9.2%
2006	2	7	13.6	20.9	128.1	1.6%	5.5%	10.6%	16.3%
2007	0.9	7.5	14.8	26.3	134.2	0.7%	5.6%	11.0%	19.6%
2008	14	21.3	32.8	42.4	127.7	11.0%	16.7%	25.7%	33.2%
2009	29.8	41.3	50.9	64.6	119.2	25.0%	34.6%	42.7%	54.2%
2010	37.6	47.2	60.9		122.9	30.6%	38.4%	49.6%	
2011	49.5	63.2			120.6	41.0%	52.4%		
2012	57.7				126.1	45.8%			
<b>Average for the Metro:</b>	<b>22.5</b>	<b>24.8</b>	<b>27.0</b>	<b>29.1</b>		<b>24.2%</b>	<b>27.0%</b>	<b>29.7%</b>	<b>32.2%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
2001	71.7	64.1	58.1	66.8	89.4	80.2%	71.7%	65.0%	74.7%
2002	53.6	47.6	56.3	64.5	99.9	53.7%	47.6%	56.4%	64.6%
2003	34.2	42.9	51.1	47.3	113.3	30.2%	37.9%	45.1%	41.7%
2004	26.9	35.1	31.3	36.4	129.3	20.8%	27.1%	24.2%	28.2%
2005	11.3	7.5	12.6	16.2	153.1	7.4%	4.9%	8.2%	10.6%
2006	-1	4.1	7.7	9.4	161.6	-0.6%	2.5%	4.8%	5.8%
2007	-1.9	1.7	3.4	-3	167.6	-1.1%	1.0%	2.0%	-1.8%
2008	8.2	9.9	3.5	8.4	161.1	5.1%	6.1%	2.2%	5.2%
2009	17.5	11.1	16	28.5	153.5	11.4%	7.2%	10.4%	18.6%

2010	17.1	22	34.5		147.5	11.6%	14.9%	23.4%	
2011	13.3	25.8			156.2	8.5%	16.5%		
2012	17.6				164.4	10.7%			
<b>Average for the Metro:</b>	<b>22.4</b>	<b>24.7</b>	<b>27.5</b>	<b>30.5</b>		<b>19.8%</b>	<b>21.6%</b>	<b>24.2%</b>	<b>27.5%</b>

<b>Grand Rapids-Wyoming, MI</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	23	29.4	36	42.5	64.2	35.8%	45.8%	56.1%	66.2%
1990	25.3	31.9	38.4	46.6	68.3	37.0%	46.7%	56.2%	68.2%
1991	29.5	36	44.2	50.4	70.7	41.7%	50.9%	62.5%	71.3%
1992	33.6	41.8	48	52.2	73.1	46.0%	57.2%	65.7%	71.4%
1993	38.4	44.6	48.8	53.4	76.5	50.2%	58.3%	63.8%	69.8%
1994	44.2	48.4	53	56	76.9	57.5%	62.9%	68.9%	72.8%
1995	44.7	49.3	52.3	57.2	80.6	55.5%	61.2%	64.9%	71.0%
1996	42.7	45.7	50.6	47.3	87.2	49.0%	52.4%	58.0%	54.2%
1997	39.3	44.2	40.9	35.8	93.6	42.0%	47.2%	43.7%	38.2%
1998	37.6	34.3	29.2	0.7	100.2	37.5%	34.2%	29.1%	0.7%
1999	27.8	22.7	-5.8	-19.3	106.7	26.1%	21.3%	-5.4%	-18.1%
2000	14.5	-14	-27.5	-23.4	114.9	12.6%	-12.2%	-23.9%	-20.4%
2001	-20.2	-33.7	-29.6	-21.6	121.1	-16.7%	-27.8%	-24.4%	-17.8%
2002	-37.9	-33.8	-25.8	-13	125.3	-30.2%	-27.0%	-20.6%	-10.4%
2003	-38.4	-30.4	-17.6	-1.5	129.9	-29.6%	-23.4%	-13.5%	-1.2%
2004	-33.4	-20.6	-4.5	5.4	132.9	-25.1%	-15.5%	-3.4%	4.1%
2005	-25.5	-9.4	0.5	13	137.8	-18.5%	-6.8%	0.4%	9.4%
2006	-6.1	3.8	16.3	27.1	134.5	-4.5%	2.8%	12.1%	20.1%
2007	8.9	21.4	32.2	48.1	129.4	6.9%	16.5%	24.9%	37.2%
2008	49.9	60.7	76.6	93.7	100.9	49.5%	60.2%	75.9%	92.9%
2009	74.2	90.1	107.2	123.1	87.4	84.9%	103.1%	122.7%	140.8%
2010	86	103.1	119		91.5	94.0%	112.7%	130.1%	
2011	95.1	111			99.5	95.6%	111.6%		
2012	98.2				112.3	87.4%			
<b>Average for the Metro:</b>	<b>27.1</b>	<b>29.4</b>	<b>31.0</b>	<b>32.1</b>		<b>32.7%</b>	<b>36.2%</b>	<b>38.3%</b>	<b>39.1%</b>

<b>Green Bay, WI</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	37	41.8	49.9	48.5	59.5	62.2%	70.3%	83.9%	81.5%
1990	37.8	45.9	44.5	55.1	63.5	59.5%	72.3%	70.1%	86.8%

1991	43	41.6	52.2	57.9	66.4	64.8%	62.7%	78.6%	87.2%
1992	34.8	45.4	51.1	57.4	73.2	47.5%	62.0%	69.8%	78.4%
1993	36.8	42.5	48.8	55.5	81.8	45.0%	52.0%	59.7%	67.8%
1994	37.4	43.7	50.4	56.4	86.9	43.0%	50.3%	58.0%	64.9%
1995	40.8	47.5	53.5	65	89.8	45.4%	52.9%	59.6%	72.4%
1996	40.8	46.8	58.3	54.8	96.5	42.3%	48.5%	60.4%	56.8%
1997	42	53.5	50	49.4	101.3	41.5%	52.8%	49.4%	48.8%
1998	45.4	41.9	41.3	36.8	109.4	41.5%	38.3%	37.8%	33.6%
1999	43.3	42.7	38.2	28.2	108	40.1%	39.5%	35.4%	26.1%
2000	32.1	27.6	17.6	11.8	118.6	27.1%	23.3%	14.8%	9.9%
2001	21.9	11.9	6.1	10.5	124.3	17.6%	9.6%	4.9%	8.4%
2002	5.6	-0.2	4.2	4.1	130.6	4.3%	-0.2%	3.2%	3.1%
2003	-6.9	-2.5	-2.6	-2.6	137.3	-5.0%	-1.8%	-1.9%	-1.9%
2004	-8.5	-8.6	-8.6	3.3	143.3	-5.9%	-6.0%	-6.0%	2.3%
2005	-20.1	-20.1	-8.2	-10.5	154.8	-13.0%	-13.0%	-5.3%	-6.8%
2006	-16.6	-4.7	-7	-0.7	151.3	-11.0%	-3.1%	-4.6%	-0.5%
2007	-4.1	-6.4	-0.1	12.5	150.7	-2.7%	-4.2%	-0.1%	8.3%
2008	-1.9	4.4	17	31.1	146.2	-1.3%	3.0%	11.6%	21.3%
2009	14.4	27	41.1	53.2	136.2	10.6%	19.8%	30.2%	39.1%
2010	32.8	46.9	59		130.4	25.2%	36.0%	45.2%	
2011	42.5	54.6			134.8	31.5%	40.5%		
2012	54.7				134.7	40.6%			
<b>Average for the Metro:</b>	<b>24.4</b>	<b>27.1</b>	<b>29.9</b>	<b>32.3</b>		<b>27.1%</b>	<b>30.7%</b>	<b>34.3%</b>	<b>37.5%</b>

Greensboro-High Point, NC Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1990	30.2	36.4	37.7	42.2	87.1	34.7%	41.8%	43.3%	48.5%
1991	37.4	38.7	43.2	46.6	86.1	43.4%	44.9%	50.2%	54.1%
1992	36.4	40.9	44.3	47.4	88.4	41.2%	46.3%	50.1%	53.6%
1993	34.6	38	41.1	42.6	94.7	36.5%	40.1%	43.4%	45.0%
1994	36.1	39.2	40.7	43.2	96.6	37.4%	40.6%	42.1%	44.7%
1995	33.3	34.8	37.3	45.3	102.5	32.5%	34.0%	36.4%	44.2%
1996	24.6	27.1	35.1	36.7	112.7	21.8%	24.0%	31.1%	32.6%
1997	22.5	30.5	32.1	34.7	117.3	19.2%	26.0%	27.4%	29.6%
1998	24.3	25.9	28.5	21.8	123.5	19.7%	21.0%	23.1%	17.7%
1999	24.6	27.2	20.5	8	124.8	19.7%	21.8%	16.4%	6.4%
2000	22.7	16	3.5	0.5	129.3	17.6%	12.4%	2.7%	0.4%
2001	12.6	0.1	-2.9	-8.9	132.7	9.5%	0.1%	-2.2%	-6.7%

2002	-3	-6	-12	-11	135.8	-2.2%	-4.4%	-8.8%	-8.1%
2003	-7.5	-13.5	-12.5	-6.3	137.3	-5.5%	-9.8%	-9.1%	-4.6%
2004	-16	-15	-8.8	-3.2	139.8	-11.4%	-10.7%	-6.3%	-2.3%
2005	-23	-16.8	-11.2	3.7	147.8	-15.6%	-11.4%	-7.6%	2.5%
2006	-18.4	-12.8	2.1	2.2	149.4	-12.3%	-8.6%	1.4%	1.5%
2007	-15.4	-0.5	-0.4	5.2	152	-10.1%	-0.3%	-0.3%	3.4%
2008	6.2	6.3	11.9	18.8	145.3	4.3%	4.3%	8.2%	12.9%
2009	18.8	24.4	31.3	43.4	132.8	14.2%	18.4%	23.6%	32.7%
2010	27.4	34.3	46.4		129.8	21.1%	26.4%	35.7%	
2011	40.3	52.4			123.8	32.6%	42.3%		
2012	51.4				124.8	41.2%			
<b>Average for the Metro:</b>	<b>17.4</b>	<b>18.5</b>	<b>19.4</b>	<b>20.6</b>		<b>16.9%</b>	<b>18.1%</b>	<b>19.1%</b>	<b>20.4%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	45	49.6	48.9	45.7	70.9	63.5%	70.0%	69.0%	64.5%
1990	45.5	44.8	41.6	51.1	75	60.7%	59.7%	55.5%	68.1%
1991	40.3	37.1	46.6	50.4	79.5	50.7%	46.7%	58.6%	63.4%
1992	31.2	40.7	44.5	47.1	85.4	36.5%	47.7%	52.1%	55.2%
1993	38.3	42.1	44.7	49.1	87.8	43.6%	47.9%	50.9%	55.9%
1994	37.3	39.9	44.3	43.2	92.6	40.3%	43.1%	47.8%	46.7%
1995	35.5	39.9	38.8	48.4	97	36.6%	41.1%	40.0%	49.9%
1996	21	19.9	29.5	36.1	115.9	18.1%	17.2%	25.5%	31.1%
1997	15.3	24.9	31.5	33.1	120.5	12.7%	20.7%	26.1%	27.5%
1998	25.6	32.2	33.8	35.9	119.8	21.4%	26.9%	28.2%	30.0%
1999	35.4	37	39.1	24.8	116.6	30.4%	31.7%	33.5%	21.3%
2000	27.5	29.6	15.3	19.2	126.1	21.8%	23.5%	12.1%	15.2%
2001	25.8	11.5	15.4	14.6	129.9	19.9%	8.9%	11.9%	11.2%
2002	8.9	12.8	12	19.5	132.5	6.7%	9.7%	9.1%	14.7%
2003	8.4	7.6	15.1	22.3	136.9	6.1%	5.6%	11.0%	16.3%
2004	8.7	16.2	23.4	29.6	135.8	6.4%	11.9%	17.2%	21.8%
2005	6.6	13.8	20	29.7	145.4	4.5%	9.5%	13.8%	20.4%
2006	7.2	13.4	23.1	34.2	152	4.7%	8.8%	15.2%	22.5%
2007	11.8	21.5	32.6	42.1	153.6	7.7%	14.0%	21.2%	27.4%
2008	19.4	30.5	40	57.6	155.7	12.5%	19.6%	25.7%	37.0%
2009	44.8	54.3	71.9	81.9	141.4	31.7%	38.4%	50.8%	57.9%
2010	50.4	68	78		145.3	34.7%	46.8%	53.7%	
2011	68.8	78.8			144.5	47.6%	54.5%		

2012	71.3				152	46.9%			
<b>Average for the Metro:</b>	<b>30.4</b>	<b>33.3</b>	<b>35.9</b>	<b>38.8</b>		<b>27.7%</b>	<b>30.6%</b>	<b>33.1%</b>	<b>36.1%</b>

<b>Gulfport-Biloxi-Pascagoula, MS</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	19.1	21.9	26.8	33	59.2	32.3%	37.0%	45.3%	55.7%
1990	23.5	28.4	34.6		57.6	40.8%	49.3%	60.1%	
1991	27.8	34		37.8	58.2	47.8%	58.4%		64.9%
1992	29.8		33.6	37.8	62.4	47.8%		53.8%	60.6%
1993		28.8	33	40.4	67.2		42.9%	49.1%	60.1%
1994	25.1	29.3	36.7	43	70.9	35.4%	41.3%	51.8%	60.6%
1995	27.1	34.5	40.8	58.3	73.1	37.1%	47.2%	55.8%	79.8%
1996	29.3	35.6	53.1	67.5	78.3	37.4%	45.5%	67.8%	86.2%
1997	32.8	50.3	64.7	73.4	81.1	40.4%	62.0%	79.8%	90.5%
1998	45.4	59.8	68.5	54.2	86	52.8%	69.5%	79.7%	63.0%
1999	53.6	62.3	48	41.7	92.2	58.1%	67.6%	52.1%	45.2%
2001	44.2	37.9	29	8.8	96	46.0%	39.5%	30.2%	9.2%
2002	33.7	24.8	4.6	0.8	100.2	33.6%	24.8%	4.6%	0.8%
2003	17.4	-2.8	-6.6	0.2	107.6	16.2%	-2.6%	-6.1%	0.2%
2004	-9.1	-12.9	-6.1	3.2	113.9	-8.0%	-11.3%	-5.4%	2.8%
2005	-30.4	-23.6	-14.3	-4.7	131.4	-23.1%	-18.0%	-10.9%	-3.6%
2006	-38	-28.7	-19.1	-18.9	145.8	-26.1%	-19.7%	-13.1%	-13.0%
2007	-37.4	-27.8	-27.6	-21	154.5	-24.2%	-18.0%	-17.9%	-13.6%
2008	-13.5	-13.3	-6.7	-0.9	140.2	-9.6%	-9.5%	-4.8%	-0.6%
2009	-7	-0.4	5.4	17.8	133.9	-5.2%	-0.3%	4.0%	13.3%
2010	8.5	14.3	26.7		125	6.8%	11.4%	21.4%	
2011	34.5	46.9			104.8	32.9%	44.8%		
2012	50.7				101	50.2%			
<b>Average for the Metro:</b>	<b>16.7</b>	<b>19.0</b>	<b>21.3</b>	<b>24.9</b>		<b>23.6%</b>	<b>26.8%</b>	<b>29.9%</b>	<b>34.9%</b>

<b>Hagerstown-Martinsburg, MD-WV</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2001	70.7	42	28.9	16.1	115.8	61.1%	36.3%	25.0%	13.9%
2002	33.4	20.3	7.5	11.2	124.4	26.8%	16.3%	6.0%	9.0%
2003	0.8	-12	-8.3	4.9	143.9	0.6%	-8.3%	-5.8%	3.4%
2004	-35.9	-32.2	-19	-15.5	167.8	-21.4%	-19.2%	-11.3%	-9.2%
2005	-77.6	-64.4	-60.9	-59.6	213.2	-36.4%	-30.2%	-28.6%	-28.0%

2006	-76.7	-73.2	-71.9	-62.5	225.5	-34.0%	-32.5%	-31.9%	-27.7%
2007	-57.7	-56.4	-47	-40.7	210	-27.5%	-26.9%	-22.4%	-19.4%
2008	-32.9	-23.5	-17.2	-4.8	186.5	-17.6%	-12.6%	-9.2%	-2.6%
2009	5.2	11.5	23.9	33.5	157.8	3.3%	7.3%	15.1%	21.2%
2010	24.6	37	46.6		144.7	17.0%	25.6%	32.2%	
2011	49.8	59.4			131.9	37.8%	45.0%		
2012	55.7				135.6	41.1%			
<b>Average for the Metro:</b>	<b>-3.4</b>	<b>-8.3</b>	<b>-11.7</b>	<b>-13.0</b>		<b>4.2%</b>	<b>0.1%</b>	<b>-3.1%</b>	<b>-4.4%</b>

<b>Harrisburg-Carlisle, PA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
2004	11.2	13.1	14.9	16.2	136.8	8.2%	9.6%	10.9%	11.8%	
2005	0	1.8	3.1	9.1	149.9	0.0%	1.2%	2.1%	6.1%	
2006	-4.8	-3.5	2.5	3.9	156.5	-3.1%	-2.2%	1.6%	2.5%	
2007	-7.7	-1.7	-0.3	5.2	160.7	-4.8%	-1.1%	-0.2%	3.2%	
2008	-1.6	-0.2	5.3	13.1	160.6	-1.0%	-0.1%	3.3%	8.2%	
2009	6	11.5	19.3	26.2	154.4	3.9%	7.4%	12.5%	17.0%	
2010	10.8	18.6	25.5		155.1	7.0%	12.0%	16.4%		
2011	25.7	32.6			148	17.4%	22.0%			
2012	30.7				149.9	20.5%				
<b>Average for the Metro:</b>	<b>7.8</b>	<b>9.0</b>	<b>10.0</b>	<b>12.3</b>		<b>5.3%</b>	<b>6.1%</b>	<b>6.7%</b>	<b>8.1%</b>	

<b>Hartford-West Hartford-East Hartford, CT</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
1989	-27.2	-28.3	-23.5	-15.5	169.1	-16.1%	-16.7%	-13.9%	-9.2%	
1990	-19.5	-14.7	-6.7	2.7	160.3	-12.2%	-9.2%	-4.2%	1.7%	
1991	-5.5	2.5	11.9	19.4	151.1	-3.6%	1.7%	7.9%	12.8%	
1992	9.8	19.2	26.7	35.5	143.8	6.8%	13.4%	18.6%	24.7%	
1993	25.1	32.6	41.4	70	137.9	18.2%	23.6%	30.0%	50.8%	
1994	34.5	43.3	71.9	95.6	136	25.4%	31.8%	52.9%	70.3%	
1995	43.3	71.9	95.6	117.3	136	31.8%	52.9%	70.3%	86.3%	
1996	66	89.7	111.4	116.2	141.9	46.5%	63.2%	78.5%	81.9%	
1997	90.8	112.5	117.3	122.4	140.8	64.5%	79.9%	83.3%	86.9%	
1998	107.7	112.5	117.6	100.6	145.6	74.0%	77.3%	80.8%	69.1%	
1999	104.5	109.6	92.6	78.4	153.6	68.0%	71.4%	60.3%	51.0%	
2000	100.2	83.2	69	72.8	163	61.5%	51.0%	42.3%	44.7%	
2001	75.7	61.5	65.3	57.1	170.5	44.4%	36.1%	38.3%	33.5%	

2002	52.7	56.5	48.3	43.5	179.3	29.4%	31.5%	26.9%	24.3%
2003	27.9	19.7	14.9	19.1	207.9	13.4%	9.5%	7.2%	9.2%
2004	-4	-8.8	-4.6	-10.7	231.6	-1.7%	-3.8%	-2.0%	-4.6%
2005	-30.5	-26.3	-32.4	-31.8	253.3	-12.0%	-10.4%	-12.8%	-12.6%
2006	-31.1	-37.2	-36.6	-27	258.1	-12.0%	-14.4%	-14.2%	-10.5%
2007	-42.3	-41.7	-32.1	-33.1	263.2	-16.1%	-15.8%	-12.2%	-12.6%
2008	-24.7	-15.1	-16.1	-11.2	246.2	-10.0%	-6.1%	-6.5%	-4.5%
2009	-0.9	-1.9	3	5.3	232	-0.4%	-0.8%	1.3%	2.3%
2010	-5.7	-0.8	1.5		235.8	-2.4%	-0.3%	0.6%	
2011	7.4	9.7			227.6	3.3%	4.3%		
2012	14.5				222.8	6.5%			
<b>Average for the Metro:</b>	<b>23.7</b>	<b>28.2</b>	<b>33.5</b>	<b>39.4</b>		<b>17.0%</b>	<b>20.4%</b>	<b>24.2%</b>	<b>28.4%</b>

<b>Houston-The Woodlands-Sugar Land, TX</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	18	24.2	30.8	38.6	66.7	27.0%	36.3%	46.2%	57.9%
1990	20.2	26.8	34.6	45.4	70.7	28.6%	37.9%	48.9%	64.2%
1991	23.5	31.3	42.1	48.4	74	31.8%	42.3%	56.9%	65.4%
1992	25	35.8	42.1	52.5	80.3	31.1%	44.6%	52.4%	65.4%
1993	35.2	41.5	51.9	55.5	80.9	43.5%	51.3%	64.2%	68.6%
1994	41.9	52.3	55.9	55.5	80.5	52.0%	65.0%	69.4%	68.9%
1995	53.6	57.2	56.8	63.8	79.2	67.7%	72.2%	71.7%	80.6%
1996	51.7	51.3	58.3	64.4	84.7	61.0%	60.6%	68.8%	76.0%
1997	45.1	52.1	58.2	61.6	90.9	49.6%	57.3%	64.0%	67.8%
1998	45.5	51.6	55	54.1	97.5	46.7%	52.9%	56.4%	55.5%
1999	43.8	47.2	46.3	47.8	105.3	41.6%	44.8%	44.0%	45.4%
2000	36.4	35.5	37	38.9	116.1	31.4%	30.6%	31.9%	33.5%
2001	29.2	30.7	32.6	33.3	122.4	23.9%	25.1%	26.6%	27.2%
2002	20.3	22.2	22.9	32	132.8	15.3%	16.7%	17.2%	24.1%
2003	18.6	19.3	28.4	44.9	136.4	13.6%	14.1%	20.8%	32.9%
2004	19.7	28.8	45.3	62.4	136	14.5%	21.2%	33.3%	45.9%
2005	21.8	38.3	55.4	70.4	143	15.2%	26.8%	38.7%	49.2%
2006	32.2	49.3	64.3	68.3	149.1	21.6%	33.1%	43.1%	45.8%
2007	45.9	60.9	64.9	78.6	152.5	30.1%	39.9%	42.6%	51.5%
2008	61.8	65.8	79.5	87.2	151.6	40.8%	43.4%	52.4%	57.5%
2009	64.3	78	85.7	92.7	153.1	42.0%	50.9%	56.0%	60.5%
2010	76.1	83.8	90.8		155	49.1%	54.1%	58.6%	
2011	83.1	90.1			155.7	53.4%	57.9%		



2012	81				164.8	49.2%			
<b>Average for the Metro:</b>	<b>41.4</b>	<b>46.7</b>	<b>51.8</b>	<b>57.0</b>		<b>36.7%</b>	<b>42.6%</b>	<b>48.4%</b>	<b>54.5%</b>

<b>Huntsville, AL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2011	32.6	44.2			172.8	18.9%	25.6%		
2012	43.4				173.6	25.0%			
<b>Average for the Metro:</b>	<b>38.0</b>	<b>44.2</b>				<b>21.9%</b>	<b>25.6%</b>		

<b>Indianapolis-Carmel-Anderson, IN</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	26.8	32.5	37.2	39.7	71.2	37.6%	45.6%	52.2%	55.8%
1990	28.9	33.6	36.1	37.5	74.8	38.6%	44.9%	48.3%	50.1%
1991	29.3	31.8	33.2	37.8	79.1	37.0%	40.2%	42.0%	47.8%
1992	27.2	28.6	33.2	33.1	83.7	32.5%	34.2%	39.7%	39.5%
1993	25.7	30.3	30.2	34.5	86.6	29.7%	35.0%	34.9%	39.8%
1994	26.2	26.1	30.4	31	90.7	28.9%	28.8%	33.5%	34.2%
1995	22.2	26.5	27.1	29.2	94.6	23.5%	28.0%	28.6%	30.9%
1996	23.1	23.7	25.8	21.3	98	23.6%	24.2%	26.3%	21.7%
1997	18	20.1	15.6	16.8	103.7	17.4%	19.4%	15.0%	16.2%
1998	15.4	10.9	12.1	2.8	108.4	14.2%	10.1%	11.2%	2.6%
1999	8.4	9.6	0.3	3.3	110.9	7.6%	8.7%	0.3%	3.0%
2000	8.2	-1.1	1.9	11	112.3	7.3%	-1.0%	1.7%	9.8%
2001	-5.7	-2.7	6.4	7	116.9	-4.9%	-2.3%	5.5%	6.0%
2002	-2.6	6.5	7.1	12.8	116.8	-2.2%	5.6%	6.1%	11.0%
2003	2.2	2.8	8.5	15.6	121.1	1.8%	2.3%	7.0%	12.9%
2004	2.2	7.9	15	22.9	121.7	1.8%	6.5%	12.3%	18.8%
2005	5.8	12.9	20.8	29.4	123.8	4.7%	10.4%	16.8%	23.7%
2006	17.4	25.3	33.9	40.5	119.3	14.6%	21.2%	28.4%	33.9%
2007	24.1	32.7	39.3	51	120.5	20.0%	27.1%	32.6%	42.3%
2008	42	48.6	60.3	75.9	111.2	37.8%	43.7%	54.2%	68.3%
2009	45.6	57.3	72.9	85.9	114.2	39.9%	50.2%	63.8%	75.2%
2010	48.2	63.8	76.8		123.3	39.1%	51.7%	62.3%	
2011	63.2	76.2			123.9	51.0%	61.5%		
2012	70.5				129.6	54.4%			
<b>Average for the Metro:</b>	<b>23.8</b>	<b>26.3</b>	<b>28.4</b>	<b>30.4</b>		<b>23.2%</b>	<b>25.9%</b>	<b>28.3%</b>	<b>30.6%</b>

<b>Jackson, MS</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1991	24.7	26.6	31		68.5	36.1%	38.8%	45.3%	
1992	26	30.4			69.1	37.6%	44.0%		
1993	26.5			37.7	73	36.3%			51.6%
1994			35.1	42.5	75.6			46.4%	56.2%
1995		33.4	40.8	56.5	77.3		43.2%	52.8%	73.1%
1996	25.7	33.1	48.8	62.1	85	30.2%	38.9%	57.4%	73.1%
1997	29.8	45.5	58.8	50.7	88.3	33.7%	51.5%	66.6%	57.4%
1998	40.6	53.9	45.8	35.5	93.2	43.6%	57.8%	49.1%	38.1%
1999	52	43.9	33.6	39.8	95.1	54.7%	46.2%	35.3%	41.9%
2000	39.5	29.2	35.4	33.7	99.5	39.7%	29.3%	35.6%	33.9%
2003	22.5	25.2	33	37.5	110.7	20.3%	22.8%	29.8%	33.9%
2004	17.8	25.6	30.1	37.2	118.1	15.1%	21.7%	25.5%	31.5%
2005	9.9	14.4	21.5	32.3	133.8	7.4%	10.8%	16.1%	24.1%
2006	1.1	8.2	19	22.5	147.1	0.7%	5.6%	12.9%	15.3%
2007	16.3	27.1	30.6	35.7	139	11.7%	19.5%	22.0%	25.7%
2008	37.4	40.9	46	47.8	128.7	29.1%	31.8%	35.7%	37.1%
2009	34.7	39.8	41.6	44.4	134.9	25.7%	29.5%	30.8%	32.9%
2010	41.5	43.3	46.1		133.2	31.2%	32.5%	34.6%	
2011	40.6	43.4			135.9	29.9%	31.9%		
2012	35.6				143.7	24.8%			
<b>Average for the Metro:</b>	<b>29.0</b>	<b>33.2</b>	<b>37.3</b>	<b>41.1</b>		<b>28.2%</b>	<b>32.7%</b>	<b>37.3%</b>	<b>41.7%</b>

<b>Jacksonville, FL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	21.6	19.3	29	29.2	78.5	27.5%	24.6%	36.9%	37.2%
1990	15.8	25.5	25.7	31.1	82	19.3%	31.1%	31.3%	37.9%
1991	24	24.2	29.6	40.8	83.5	28.7%	29.0%	35.4%	48.9%
1992	20.7	26.1	37.3	46.2	87	23.8%	30.0%	42.9%	53.1%
1993	25.8	37	45.9	61.5	87.3	29.6%	42.4%	52.6%	70.4%
1994	31.6	40.5	56.1	77.7	92.7	34.1%	43.7%	60.5%	83.8%
1995	39.1	54.7	76.3	104	94.1	41.6%	58.1%	81.1%	110.5%
1996	48.7	70.3	98	118.1	100.1	48.7%	70.2%	97.9%	118.0%
1997	72.6	100.3	120.4	116.1	97.8	74.2%	102.6%	123.1%	118.7%
1998	90.6	110.7	106.4	89.9	107.5	84.3%	103.0%	99.0%	83.6%
1999	110.5	106.2	89.7	58	107.7	102.6%	98.6%	83.3%	53.9%

2000	100.8	84.3	52.6	43.4	113.1	89.1%	74.5%	46.5%	38.4%
2001	73.1	41.4	32.2	25.7	124.3	58.8%	33.3%	25.9%	20.7%
2002	32.5	23.3	16.8	21.8	133.2	24.4%	17.5%	12.6%	16.4%
2003	7.7	1.2	6.2	26.2	148.8	5.2%	0.8%	4.2%	17.6%
2004	-20.4	-15.4	4.6	13	170.4	-12.0%	-9.0%	2.7%	7.6%
2005	-43.1	-23.1	-14.7	-3.1	198.1	-21.8%	-11.7%	-7.4%	-1.6%
2006	-43.2	-34.8	-23.2	-7.2	218.2	-19.8%	-15.9%	-10.6%	-3.3%
2007	-30.5	-18.9	-2.9	15	213.9	-14.3%	-8.8%	-1.4%	7.0%
2008	-2.4	13.6	31.5	49.6	197.4	-1.2%	6.9%	16.0%	25.1%
2009	45.3	63.2	81.3	60	165.7	27.3%	38.1%	49.1%	36.2%
2010	72.4	90.5	69.2		156.5	46.3%	57.8%	44.2%	
2011	97	75.7			150	64.7%	50.5%		
2012	70.7				155	45.6%			
<b>Average for the Metro:</b>	<b>35.9</b>	<b>39.8</b>	<b>44.0</b>	<b>48.4</b>		<b>33.6%</b>	<b>37.7%</b>	<b>42.1%</b>	<b>46.7%</b>

<b>Kankakee, IL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
2000	46.2	42.5	40.9	28	88.3	52.3%	48.1%	46.3%	31.7%	
2001	35.3	33.7	20.8	22.9	95.5	37.0%	35.3%	21.8%	24.0%	
2002	23.4	10.5	12.6	13.5	105.8	22.1%	9.9%	11.9%	12.8%	
2003	6.6	8.7	9.6	1.8	109.7	6.0%	7.9%	8.8%	1.6%	
2004	-1.6	-0.7	-8.5	-5.2	120	-1.3%	-0.6%	-7.1%	-4.3%	
2005	-7.8	-15.6	-12.3	-10.6	127.1	-6.1%	-12.3%	-9.7%	-8.3%	
2006	-20	-16.7	-15	-6.2	131.5	-15.2%	-12.7%	-11.4%	-4.7%	
2007	-19.7	-18	-9.2	-8.9	134.5	-14.6%	-13.4%	-6.8%	-6.6%	
2008	-14.3	-5.5	-5.2	8.5	130.8	-10.9%	-4.2%	-4.0%	6.5%	
2009	-3.9	-3.6	10.1	14.1	129.2	-3.0%	-2.8%	7.8%	10.9%	
2010	9.3	23	27		116.3	8.0%	19.8%	23.2%		
2011	20.9	24.9			118.4	17.7%	21.0%			
2012	24				119.3	20.1%				
<b>Average for the Metro:</b>	<b>7.6</b>	<b>6.9</b>	<b>6.4</b>	<b>5.8</b>		<b>8.6%</b>	<b>8.0%</b>	<b>7.3%</b>	<b>6.3%</b>	

<b>Kansas City, MO-KS</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
1989	27.2	35.2	42.4	49.1	71.6	38.0%	49.2%	59.2%	68.6%	
1990	32.7	39.9	46.6	53.3	74.1	44.1%	53.8%	62.9%	71.9%	
1991	37.4	44.1	50.8	59.1	76.6	48.8%	57.6%	66.3%	77.2%	

1992	41.2	47.9	56.2	57.9	79.5	51.8%	60.3%	70.7%	72.8%
1993	43.8	52.1	53.8	60.6	83.6	52.4%	62.3%	64.4%	72.5%
1994	48.6	50.3	57.1	62.9	87.1	55.8%	57.7%	65.6%	72.2%
1995	45.7	52.5	58.3	65	91.7	49.8%	57.3%	63.6%	70.9%
1996	45.4	51.2	57.9	57	98.8	46.0%	51.8%	58.6%	57.7%
1997	43.2	49.9	49	46.5	106.8	40.4%	46.7%	45.9%	43.5%
1998	42.7	41.8	39.3	30.3	114	37.5%	36.7%	34.5%	26.6%
1999	35.1	32.6	23.6	20	120.7	29.1%	27.0%	19.6%	16.6%
2000	25.9	16.9	13.3	14.2	127.4	20.3%	13.3%	10.4%	11.1%
2001	8.6	5	5.9	-2.5	135.7	6.3%	3.7%	4.3%	-1.8%
2002	3.3	4.2	-4.2	5.2	137.4	2.4%	3.1%	-3.1%	3.8%
2003	-2.6	-11	-1.6	10.6	144.2	-1.8%	-7.6%	-1.1%	7.4%
2004	-16.8	-7.4	4.8	8.8	150	-11.2%	-4.9%	3.2%	5.9%
2005	-14.1	-1.9	2.1	13.7	156.7	-9.0%	-1.2%	1.3%	8.7%
2006	-1	3	14.6	25.5	155.8	-0.6%	1.9%	9.4%	16.4%
2007	5.5	17.1	28	41.5	153.3	3.6%	11.2%	18.3%	27.1%
2008	26.1	37	50.5	62.2	144.3	18.1%	25.6%	35.0%	43.1%
2009	40.6	54.1	65.8	78.5	140.7	28.9%	38.5%	46.8%	55.8%
2010	53.2	64.9	77.6		141.6	37.6%	45.8%	54.8%	
2011	73.3	86			133.2	55.0%	64.6%		
2012	76.6				142.6	53.7%			
<b>Average for the Metro:</b>	<b>30.1</b>	<b>33.3</b>	<b>36.0</b>	<b>39.0</b>		<b>29.0%</b>	<b>32.8%</b>	<b>35.9%</b>	<b>39.4%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
	7	8	9	10	Initial Price	7	8	9	10
1989	45.3	46.6		53.1	56	80.9%	83.2%		94.8%
1990	41		47.5	58	61.6	66.6%		77.1%	94.2%
1991		38.8	49.3		70.3		55.2%	70.1%	
1992	24.9	35.4		56.6	84.2	29.6%	42.0%		67.2%
1993	17.7		38.9	43.4	101.9	17.4%		38.2%	42.6%
1994		29.5	34	36.3	111.3		26.5%	30.5%	32.6%
1995	39.9	44.4	46.7	53.2	100.9	39.5%	44.0%	46.3%	52.7%
1996	44	46.3	52.8	54.8	101.3	43.4%	45.7%	52.1%	54.1%
1997	45	51.5	53.5	66.6	102.6	43.9%	50.2%	52.1%	64.9%
1999	47	60.1	57	58	109.1	43.1%	55.1%	52.2%	53.2%
2000	49.6	46.5	47.5	58	119.6	41.5%	38.9%	39.7%	48.5%
2002	26.3	36.8	35.7	42.5	140.8	18.7%	26.1%	25.4%	30.2%
2003	32.3	31.2	38	41.3	145.3	22.2%	21.5%	26.2%	28.4%

2004	28.9	35.7	39	40.3	147.6	19.6%	24.2%	26.4%	27.3%
2005	29.2	32.5	33.8	45.2	154.1	18.9%	21.1%	21.9%	29.3%
2006	30.5	31.8	43.2	66.6	156.1	19.5%	20.4%	27.7%	42.7%
2007	18.7	30.1	53.5	74.4	169.2	11.1%	17.8%	31.6%	44.0%
2008	33.2	56.6	77.5	110.8	166.1	20.0%	34.1%	46.7%	66.7%
2009	55.6	76.5	109.8	131.7	167.1	33.3%	45.8%	65.7%	78.8%
2010	66	99.3	121.2		177.6	37.2%	55.9%	68.2%	
2011	100.4	122.3			176.5	56.9%	69.3%		
2012	115.5				183.3	63.0%			
<b>Average for the Metro:</b>	<b>44.6</b>	<b>50.1</b>	<b>54.4</b>	<b>60.6</b>		<b>36.3%</b>	<b>40.9%</b>	<b>44.3%</b>	<b>52.9%</b>

<b>Kingston, NY</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2000	134.3	118	84.3	89.7	124.1	108.2%	95.1%	67.9%	72.3%
2001	110.5	76.8	82.2	69.6	131.6	84.0%	58.4%	62.5%	52.9%
2002	52.3	57.7	45.1	34.1	156.1	33.5%	37.0%	28.9%	21.8%
2003	28.7	16.1	5.1	22.8	185.1	15.5%	8.7%	2.8%	12.3%
2004	-15.6	-26.6	-8.9	-16.7	216.8	-7.2%	-12.3%	-4.1%	-7.7%
2005	-60.8	-43.1	-50.9	-54.8	251	-24.2%	-17.2%	-20.3%	-21.8%
2006	-44.8	-52.6	-56.5	-50.1	252.7	-17.7%	-20.8%	-22.4%	-19.8%
2007	-58.3	-62.2	-55.8	-45.1	258.4	-22.6%	-24.1%	-21.6%	-17.5%
2008	-45.9	-39.5	-28.8	-20.9	242.1	-19.0%	-16.3%	-11.9%	-8.6%
2009	-5.8	4.9	12.8	32.5	208.4	-2.8%	2.4%	6.1%	15.6%
2010	-0.5	7.4	27.1		213.8	-0.2%	3.5%	12.7%	
2011	20	39.7			201.2	9.9%	19.7%		
2012	50.7				190.2	26.7%			
<b>Average for the Metro:</b>	<b>12.7</b>	<b>8.1</b>	<b>5.1</b>	<b>6.1</b>		<b>14.2%</b>	<b>11.2%</b>	<b>9.1%</b>	<b>9.9%</b>

<b>Knoxville, TN</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	27.6	28.8	33.9	37.2	71.1	38.8%	40.5%	47.7%	52.3%
1990	24.5	29.6	32.9	35.4	75.4	32.5%	39.3%	43.6%	46.9%
1991	26.2	29.5	32	38.4	78.8	33.2%	37.4%	40.6%	48.7%
1992	28.2	30.7	37.1	38.3	80.1	35.2%	38.3%	46.3%	47.8%
1993	25.5	31.9	33.1	45.2	85.3	29.9%	37.4%	38.8%	53.0%
1994	28	29.2	41.3	43	89.2	31.4%	32.7%	46.3%	48.2%
1995	24.8	36.9	38.6	50.1	93.6	26.5%	39.4%	41.2%	53.5%

1996	31.8	33.5	45	52.5	98.7	32.2%	33.9%	45.6%	53.2%
1997	32.3	43.8	51.3	56.5	99.9	32.3%	43.8%	51.4%	56.6%
1998	38.7	46.2	51.4	44.1	105	36.9%	44.0%	49.0%	42.0%
1999	42.9	48.1	40.8	33.1	108.3	39.6%	44.4%	37.7%	30.6%
2000	45.6	38.3	30.6	30.1	110.8	41.2%	34.6%	27.6%	27.2%
2001	31.9	24.2	23.7	23.8	117.2	27.2%	20.6%	20.2%	20.3%
2002	23	22.5	22.6	22.9	118.4	19.4%	19.0%	19.1%	19.3%
2003	10.4	10.5	10.8	16.2	130.5	8.0%	8.0%	8.3%	12.4%
2004	8.8	9.1	14.5	17.5	132.2	6.7%	6.9%	11.0%	13.2%
2005	-2.4	3	6	13.5	143.7	-1.7%	2.1%	4.2%	9.4%
2006	-4.5	-1.5	6	14.6	151.2	-3.0%	-1.0%	4.0%	9.7%
2007	-6.7	0.8	9.4	19.5	156.4	-4.3%	0.5%	6.0%	12.5%
2008	8.1	16.7	26.8	39.7	149.1	5.4%	11.2%	18.0%	26.6%
2009	24.4	34.5	47.4	63.8	141.4	17.3%	24.4%	33.5%	45.1%
2010	35	47.9	64.3		140.9	24.8%	34.0%	45.6%	
2011	47.8	64.2			141	33.9%	45.5%		
2012	63.9				141.3	45.2%			
<b>Average for the Metro:</b>	<b>25.7</b>	<b>28.6</b>	<b>31.8</b>	<b>35.0</b>		<b>24.5%</b>	<b>27.7%</b>	<b>31.2%</b>	<b>34.7%</b>

<b>Lakeland-Winter Haven, FL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2008	-9.9	8.1	23.9	41.1	154.9	-6.4%	5.2%	15.4%	26.5%
2009	53	68.8	86	100	110	48.2%	62.5%	78.2%	90.9%
2010	78.8	96	110		100	78.8%	96.0%	110.0%	
2011	101.1	115.1			94.9	106.5%	121.3%		
2012	105				105	100.0%			
<b>Average for the Metro:</b>	<b>65.6</b>	<b>72.0</b>	<b>73.3</b>	<b>70.6</b>		<b>65.4%</b>	<b>71.3%</b>	<b>67.9%</b>	<b>58.7%</b>

<b>Lansing-East Lansing, MI</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	24.9	29.8	40.4	45.4	59.8	41.6%	49.8%	67.6%	75.9%
1990	26.3	36.9	41.9	47.9	63.3	41.5%	58.3%	66.2%	75.7%
1991	33.5	38.5	44.5	52.8	66.7	50.2%	57.7%	66.7%	79.2%
1992	35.3	41.3	49.6	56.5	69.9	50.5%	59.1%	71.0%	80.8%
1993	38	46.3	53.2	60.4	73.2	51.9%	63.3%	72.7%	82.5%
1994	44	50.9	58.1	62.4	75.5	58.3%	67.4%	77.0%	82.6%
1995	46.6	53.8	58.1	62.4	79.8	58.4%	67.4%	72.8%	78.2%

1996	48.9	53.2	57.5	53	84.7	57.7%	62.8%	67.9%	62.6%
1997	48.3	52.6	48.1	37.2	89.6	53.9%	58.7%	53.7%	41.5%
1998	42	37.5	26.6	-2.5	100.2	41.9%	37.4%	26.5%	-2.5%
1999	32.5	21.6	-7.5	-24.5	105.2	30.9%	20.5%	-7.1%	-23.3%
2000	15.6	-13.5	-30.5	-26.8	111.2	14.0%	-12.1%	-27.4%	-24.1%
2001	-21.8	-38.8	-35.1	-42	119.5	-18.2%	-32.5%	-29.4%	-35.1%
2002	-45.7	-42	-48.9	-39.2	126.4	-36.2%	-33.2%	-38.7%	-31.0%
2003	-49.2	-56.1	-46.4	-31.4	133.6	-36.8%	-42.0%	-34.7%	-23.5%
2004	-60.4	-50.7	-35.7	-17.8	137.9	-43.8%	-36.8%	-25.9%	-12.9%
2005	-55	-40	-22.1	-13.9	142.2	-38.7%	-28.1%	-15.5%	-9.8%
2006	-35.5	-17.6	-9.4	-2.2	137.7	-25.8%	-12.8%	-6.8%	-1.6%
2007	-6.7	1.5	8.7	12.9	126.8	-5.3%	1.2%	6.9%	10.2%
2008	30.6	37.8	42	51.6	97.7	31.3%	38.7%	43.0%	52.8%
2009	54.8	59	68.6	78.8	80.7	67.9%	73.1%	85.0%	97.6%
2010	55.3	64.9	75.1		84.4	65.5%	76.9%	89.0%	
2011	71.8	82			77.5	92.6%	105.8%		
2012	72.3				87.2	82.9%			
<b>Average for the Metro:</b>	<b>18.6</b>	<b>19.5</b>	<b>19.9</b>	<b>20.0</b>		<b>28.6%</b>	<b>30.5%</b>	<b>30.9%</b>	<b>31.2%</b>

<b>Las Vegas-Henderson-Paradise, NV</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	32.8	37.5	42.5	45.1	85.7	38.3%	43.8%	49.6%	52.6%
1990	30.2	35.2	37.8	44.4	93	32.5%	37.8%	40.6%	47.7%
1991	26.8	29.4	36	47.7	101.4	26.4%	29.0%	35.5%	47.0%
1992	26.5	33.1	44.8	55.5	104.3	25.4%	31.7%	43.0%	53.2%
1993	29.2	40.9	51.6	71	108.2	27.0%	37.8%	47.7%	65.6%
1994	38.6	49.3	68.7	155.9	110.5	34.9%	44.6%	62.2%	141.1%
1995	46.3	65.7	152.9	191.2	113.5	40.8%	57.9%	134.7%	168.5%
1996	60.7	147.9	186.2	198.9	118.5	51.2%	124.8%	157.1%	167.8%
1997	143.2	181.5	194.2	174.5	123.2	116.2%	147.3%	157.6%	141.6%
1998	176.5	189.2	169.5	92.3	128.2	137.7%	147.6%	132.2%	72.0%
1999	186.6	166.9	89.7	12.1	130.8	142.7%	127.6%	68.6%	9.3%
2000	160.3	83.1	5.5	0.6	137.4	116.7%	60.5%	4.0%	0.4%
2001	71.4	-6.2	-11.1	-24.4	149.1	47.9%	-4.2%	-7.4%	-16.4%
2002	-16.9	-21.8	-35.1	-25.7	159.8	-10.6%	-13.6%	-22.0%	-16.1%
2003	-41.2	-54.5	-45.1	-5.4	179.2	-23.0%	-30.4%	-25.2%	-3.0%
2004	-141.7	-132.3	-92.6	-68.4	266.4	-53.2%	-49.7%	-34.8%	-25.7%
2005	-170.6	-130.9	-106.7	-87.9	304.7	-56.0%	-43.0%	-35.0%	-28.8%

2006	-143.6	-119.4	-100.6	-79.6	317.4	-45.2%	-37.6%	-31.7%	-25.1%
2007	-99.7	-80.9	-59.9	-41.2	297.7	-33.5%	-27.2%	-20.1%	-13.8%
2008	-3.7	17.3	36	68.3	220.5	-1.7%	7.8%	16.3%	31.0%
2009	94.9	113.6	145.9	163.1	142.9	66.4%	79.5%	102.1%	114.1%
2010	118.5	150.8	168		138	85.9%	109.3%	121.7%	
2011	164.1	181.3			124.7	131.6%	145.4%		
2012	171.9				134.1	128.2%			
<b>Average for the Metro:</b>	<b>40.0</b>	<b>42.5</b>	<b>44.5</b>	<b>47.0</b>		<b>42.8%</b>	<b>44.6%</b>	<b>45.3%</b>	<b>46.8%</b>

Lexington-Fayette,KY Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	18.7	23.6	31.3	34.9	77	24.3%	30.6%	40.6%	45.3%
1990	25.6	33.3	36.9	43.2	75	34.1%	44.4%	49.2%	57.6%
1991	32.7	36.3	42.6	46.1	75.6	43.3%	48.0%	56.3%	61.0%
1992	33.2	39.5	43	48.4	78.7	42.2%	50.2%	54.6%	61.5%
1993	35.7	39.2	44.6	50.9	82.5	43.3%	47.5%	54.1%	61.7%
1994	34.2	39.6	45.9	51.2	87.5	39.1%	45.3%	52.5%	58.5%
1995	36.3	42.6	47.9	56.1	90.8	40.0%	46.9%	52.8%	61.8%
1996	37.7	43	51.2	52.1	95.7	39.4%	44.9%	53.5%	54.4%
1997	38.1	46.3	47.2	46.9	100.6	37.9%	46.0%	46.9%	46.6%
1998	38.6	39.5	39.2	36	108.3	35.6%	36.5%	36.2%	33.2%
1999	35.9	35.6	32.4	29.5	111.9	32.1%	31.8%	29.0%	26.4%
2000	29.3	26.1	23.2	25	118.2	24.8%	22.1%	19.6%	21.2%
2001	22.6	19.7	21.5	16.9	121.7	18.6%	16.2%	17.7%	13.9%
2002	14.3	16.1	11.5	16.1	127.1	11.3%	12.7%	9.0%	12.7%
2003	9.8	5.2	9.8	10.4	133.4	7.3%	3.9%	7.3%	7.8%
2004	-0.1	4.5	5.1	5.3	138.7	-0.1%	3.2%	3.7%	3.8%
2005	-3.7	-3.1	-2.9	1.2	146.9	-2.5%	-2.1%	-2.0%	0.8%
2006	-4	-3.8	0.3	7.5	147.8	-2.7%	-2.6%	0.2%	5.1%
2007	-3.5	0.6	7.8	15.2	147.5	-2.4%	0.4%	5.3%	10.3%
2008	3.8	11	18.4	26.9	144.3	2.6%	7.6%	12.8%	18.6%
2009	13.9	21.3	29.8	38.6	141.4	9.8%	15.1%	21.1%	27.3%
2010	19.5	28	36.8		143.2	13.6%	19.6%	25.7%	
2011	32.6	41.4			138.6	23.5%	29.9%		
2012	36.8				143.2	25.7%			
<b>Average for the Metro:</b>	<b>22.4</b>	<b>25.5</b>	<b>28.3</b>	<b>31.4</b>		<b>22.5%</b>	<b>26.0%</b>	<b>29.4%</b>	<b>32.8%</b>



<b>Lincoln, NE</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	30.2	35.8	41.6	44	57	53.0%	62.8%	73.0%	77.2%
1990	32.4	38.2	40.6	48.9	60.4	53.6%	63.2%	67.2%	81.0%
1991	35.9	38.3	46.6	54.7	62.7	57.3%	61.1%	74.3%	87.2%
1992	33.3	41.6	49.7	54.7	67.7	49.2%	61.4%	73.4%	80.8%
1993	36.8	44.9	49.9	59	72.5	50.8%	61.9%	68.8%	81.4%
1994	40.8	45.8	54.9	57.8	76.6	53.3%	59.8%	71.7%	75.5%
1995	39.9	49	51.9	54.7	82.5	48.4%	59.4%	62.9%	66.3%
1996	44.3	47.2	50	50.3	87.2	50.8%	54.1%	57.3%	57.7%
1997	41.6	44.4	44.7	44.7	92.8	44.8%	47.8%	48.2%	48.2%
1998	38.6	38.9	38.9	36.6	98.6	39.1%	39.5%	39.5%	37.1%
1999	36.5	36.5	34.2	32.3	101	36.1%	36.1%	33.9%	32.0%
2000	28.2	25.9	24	24.3	109.3	25.8%	23.7%	22.0%	22.2%
2001	17.8	15.9	16.2	15.6	117.4	15.2%	13.5%	13.8%	13.3%
2002	10.9	11.2	10.6	17.2	122.4	8.9%	9.2%	8.7%	14.1%
2003	2.1	1.5	8.1	11.8	131.5	1.6%	1.1%	6.2%	9.0%
2004	-1.4	5.2	8.9	11.2	134.4	-1.0%	3.9%	6.6%	8.3%
2005	2.4	6.1	8.4	19.6	137.2	1.7%	4.4%	6.1%	14.3%
2006	5.8	8.1	19.3	28.6	137.5	4.2%	5.9%	14.0%	20.8%
2007	8.1	19.3	28.6	37.9	137.5	5.9%	14.0%	20.8%	27.6%
2008	21.6	30.9	40.2	53.8	135.2	16.0%	22.9%	29.7%	39.8%
2009	32.8	42.1	55.7	65.1	133.3	24.6%	31.6%	41.8%	48.8%
2010	41.8	55.4	64.8		133.6	31.3%	41.5%	48.5%	
2011	56	65.4			133	42.1%	49.2%		
2012	58.8				139.6	42.1%			
<b>Average for the Metro:</b>	<b>29.0</b>	<b>32.5</b>	<b>35.8</b>	<b>39.2</b>		<b>31.4%</b>	<b>36.0%</b>	<b>40.4%</b>	<b>44.9%</b>

<b>Little Rock-North Little Rock-Conway, AR</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	20	21.9	27.6	27.5	63.7	31.4%	34.4%	43.3%	43.2%
1990	20.8	26.5	26.4	23	64.8	32.1%	40.9%	40.7%	35.5%
1991	23.8	23.7	20.3	27.6	67.5	35.3%	35.1%	30.1%	40.9%
1994	20.1	20.7	29.8	33.4	75	26.8%	27.6%	39.7%	44.5%
1995	16.7	25.8	29.4	40	79	21.1%	32.7%	37.2%	50.6%
1996	21.1	24.7	35.3	43.3	83.7	25.2%	29.5%	42.2%	51.7%
1997	22.8	33.4	41.4	43.5	85.6	26.6%	39.0%	48.4%	50.8%
1998	27.7	35.7	37.8	38.5	91.3	30.3%	39.1%	41.4%	42.2%

1999	35.8	37.9	38.6	40.6	91.2	39.3%	41.6%	42.3%	44.5%
2000	41.3	42	44	44.7	87.8	47.0%	47.8%	50.1%	50.9%
2001	34.7	36.7	37.4	34.7	95.1	36.5%	38.6%	39.3%	36.5%
2002	36.1	36.8	34.1	42.5	95.7	37.7%	38.5%	35.6%	44.4%
2003	27.7	25	33.4	32.2	104.8	26.4%	23.9%	31.9%	30.7%
2004	21.4	29.8	28.6	23.3	108.4	19.7%	27.5%	26.4%	21.5%
2005	19.2	18	12.7	16.9	119	16.1%	15.1%	10.7%	14.2%
2006	10	4.7	8.9	10.8	127	7.9%	3.7%	7.0%	8.5%
2007	2.6	6.8	8.7	12.6	129.1	2.0%	5.3%	6.7%	9.8%
2008	6.1	8	11.9	16.6	129.8	4.7%	6.2%	9.2%	12.8%
2009	6	9.9	14.6	20.7	131.8	4.6%	7.5%	11.1%	15.7%
2010	9.2	13.9	20		132.5	6.9%	10.5%	15.1%	
2011	16.6	22.7			129.8	12.8%	17.5%		
2012	14.3				138.2	10.3%			
<b>Average for the Metro:</b>	<b>20.6</b>	<b>24.0</b>	<b>27.0</b>	<b>30.1</b>		<b>22.8%</b>	<b>26.8%</b>	<b>30.4%</b>	<b>34.2%</b>

Los Angeles-Long Beach-Glendale, CA Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	-41.9	-38.3	-22.2	-15.8	214.8	-19.5%	-17.8%	-10.3%	-7.4%
1990	-35.6	-19.5	-13.1	3.8	212.1	-16.8%	-9.2%	-6.2%	1.8%
1991	-26.3	-19.9	-3	22.5	218.9	-12.0%	-9.1%	-1.4%	10.3%
1992	-11.8	5.1	30.6	79.2	210.8	-5.6%	2.4%	14.5%	37.6%
1993	20.5	46	94.6	159.3	195.4	10.5%	23.5%	48.4%	81.5%
1994	52.3	100.9	165.6	257.3	189.1	27.7%	53.4%	87.6%	136.1%
1995	110.1	174.8	266.5	349.1	179.9	61.2%	97.2%	148.1%	194.1%
1996	181.8	273.5	356.1	411.9	172.9	105.1%	158.2%	206.0%	238.2%
1997	269.9	352.5	408.3	417.1	176.5	152.9%	199.7%	231.3%	236.3%
1998	336.4	392.2	401	209.5	192.6	174.7%	203.6%	208.2%	108.8%
1999	385.8	394.6	203.1	134.92	199	193.9%	198.3%	102.1%	67.8%
2000	377.7	186.2	118.02	107.4	215.9	174.9%	86.2%	54.7%	49.7%
2001	160.7	92.52	81.9	66.3	241.4	66.6%	38.3%	33.9%	27.5%
2002	43.92	33.3	17.7	37.5	290	15.1%	11.5%	6.1%	12.9%
2003	-31.4	-47	-27.2	50.93	354.7	-8.9%	-13.3%	-7.7%	14.4%
2004	-138.7	-118.9	-40.77	3.1	446.4	-31.1%	-26.6%	-9.1%	0.7%
2005	-201.5	-123.37	-79.5	-48.9	529	-38.1%	-23.3%	-15.0%	-9.2%
2006	-179.17	-135.3	-104.7	-75.8	584.8	-30.6%	-23.1%	-17.9%	-13.0%
2007	-144.1	-113.5	-84.6	-42.8	593.6	-24.3%	-19.1%	-14.3%	-7.2%
2008	78	106.9	148.7	188.7	402.1	19.4%	26.6%	37.0%	46.9%

2009	175.08	216.88	256.88	261.705	333.92	52.4%	64.9%	76.9%	78.4%
2010	227.5	267.5	272.325		323.3	70.4%	82.7%	84.2%	
2011	283.1	287.925			307.7	92.0%	93.6%		
2012	268.125				327.5	81.9%			
<b>Average for the Metro:</b>	<b>90.0</b>	<b>100.7</b>	<b>111.2</b>	<b>122.7</b>		<b>46.3%</b>	<b>52.1%</b>	<b>57.1%</b>	<b>62.2%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	32.9	38.4	47.7	51.3	58.4	56.3%	65.8%	81.7%	87.8%
1990	36	45.3	48.9	55.9	60.8	59.2%	74.5%	80.4%	91.9%
1991	40.7	44.3	51.3		65.4	62.2%	67.7%	78.4%	
1992	40.2	47.2		55.7	69.5	57.8%	67.9%		80.1%
1993	42.2		50.7	57.2	74.5	56.6%		68.1%	76.8%
1994		44.7	51.2	51	80.5		55.5%	63.6%	63.4%
1995	38.8	45.3	45.1	49.4	86.4	44.9%	52.4%	52.2%	57.2%
1996	40.4	40.2	44.5	46.3	91.3	44.2%	44.0%	48.7%	50.7%
1997	34.7	39	40.8	40.6	96.8	35.8%	40.3%	42.1%	41.9%
1998	29.7	31.5	31.3	26.1	106.1	28.0%	29.7%	29.5%	24.6%
1999	27.9	27.7	22.5	21.4	109.7	25.4%	25.3%	20.5%	19.5%
2000	20.7	15.5	14.4	17.9	116.7	17.7%	13.3%	12.3%	15.3%
2002	5.9	9.4	5.2	11.9	125.2	4.7%	7.5%	4.2%	9.5%
2003	2.9	-1.3	5.4	7.8	131.7	2.2%	-1.0%	4.1%	5.9%
2004	-1.1	5.6	8	11.3	131.5	-0.8%	4.3%	6.1%	8.6%
2005	1.3	3.7	7	18.7	135.8	1.0%	2.7%	5.2%	13.8%
2006	1.9	5.2	16.9	25.6	137.6	1.4%	3.8%	12.3%	18.6%
2007	5.4	17.1	25.8	34.2	137.4	3.9%	12.4%	18.8%	24.9%
2008	22.3	31	39.4	47.9	132.2	16.9%	23.4%	29.8%	36.2%
2009	32.1	40.5	49	61.6	131.1	24.5%	30.9%	37.4%	47.0%
2010	37	45.5	58.1		134.6	27.5%	33.8%	43.2%	
2011	49.7	62.3			130.4	38.1%	47.8%		
2012	55.6				137.1	40.6%			
<b>Average for the Metro:</b>	<b>27.1</b>	<b>30.4</b>	<b>33.2</b>	<b>36.4</b>		<b>29.5%</b>	<b>33.4%</b>	<b>36.9%</b>	<b>40.7%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	44.5	49	53.9	58.5	74.5	59.7%	65.8%	72.3%	78.5%
1990	43.3	48.2	52.8	69.4	80.2	54.0%	60.1%	65.8%	86.5%

1991	43	47.6	64.2	72.9	85.4	50.4%	55.7%	75.2%	85.4%
1992	40.6	57.2	65.9	80	92.4	43.9%	61.9%	71.3%	86.6%
1993	47.7	56.4	70.5	81.9	101.9	46.8%	55.3%	69.2%	80.4%
1994	45.3	59.4	70.8	87.8	113	40.1%	52.6%	62.7%	77.7%
1995	51.1	62.5	79.5	97	121.3	42.1%	51.5%	65.5%	80.0%
1996	64.8	81.8	99.3	104.2	119	54.5%	68.7%	83.4%	87.6%
1997	77.3	94.8	99.7	103	123.5	62.6%	76.8%	80.7%	83.4%
1998	89.9	94.8	98.1	98.2	128.4	70.0%	73.8%	76.4%	76.5%
1999	90.2	93.5	93.6	79.3	133	67.8%	70.3%	70.4%	59.6%
2000	76.9	77	62.7	68.1	149.6	51.4%	51.5%	41.9%	45.5%
2001	68.3	54	59.4	54.9	158.3	43.1%	34.1%	37.5%	34.7%
2002	39.9	45.3	40.8	38.2	172.4	23.1%	26.3%	23.7%	22.2%
2003	33.9	29.4	26.8	37.7	183.8	18.4%	16.0%	14.6%	20.5%
2004	12.4	9.8	20.7	27.4	200.8	6.2%	4.9%	10.3%	13.6%
2005	-7.7	3.2	9.9	19.7	218.3	-3.5%	1.5%	4.5%	9.0%
2006	-1.7	5	14.8	24.1	223.2	-0.8%	2.2%	6.6%	10.8%
2007	1.7	11.5	20.8	41.4	226.5	0.8%	5.1%	9.2%	18.3%
2008	11.4	20.7	41.3	57.1	226.6	5.0%	9.1%	18.2%	25.2%
2009	35	55.6	71.4	86.9	212.3	16.5%	26.2%	33.6%	40.9%
2010	50.2	66	81.5		217.7	23.1%	30.3%	37.4%	
2011	70.5	86			213.2	33.1%	40.3%		
2012	88.6				210.6	42.1%			
<b>Average for the Metro:</b>	<b>46.5</b>	<b>52.6</b>	<b>59.0</b>	<b>66.1</b>		<b>35.4%</b>	<b>40.9%</b>	<b>46.8%</b>	<b>53.5%</b>

<b>Manchester-Nashua, NH</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2008	10.4	19.3	39.1	52.1	242.8	4.3%	7.9%	16.1%	21.5%
2009	35	54.8	67.8	90.3	227.1	15.4%	24.1%	29.9%	39.8%
2010	49.9	62.9	85.4		232	21.5%	27.1%	36.8%	
2011	81.4	103.9			213.5	38.1%	48.7%		
2012	104.6				212.8	49.2%			
<b>Average for the Metro:</b>	<b>56.3</b>	<b>60.2</b>	<b>64.1</b>	<b>71.2</b>		<b>25.7%</b>	<b>27.0%</b>	<b>27.6%</b>	<b>30.6%</b>

<b>Memphis, TN-MS-AR</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	18	25.6	31.7	33.2	78.1	23.0%	32.8%	40.6%	42.5%
1990	25.6	31.7	33.2	37.5	78.1	32.8%	40.6%	42.5%	48.0%

1991	27.3	28.8	33.1	42.6	82.5	33.1%	34.9%	40.1%	51.6%
1992	26	30.3	39.8	44.1	85.3	30.5%	35.5%	46.7%	51.7%
1993	28.6	38.1	42.4	46.8	87	32.9%	43.8%	48.7%	53.8%
1994	38.8	43.1	47.5	49.9	86.3	45.0%	49.9%	55.0%	57.8%
1995	42.9	47.3	49.7	54.7	86.5	49.6%	54.7%	57.5%	63.2%
1996	37.7	40.1	45.1	46.2	96.1	39.2%	41.7%	46.9%	48.1%
1997	32.5	37.5	38.6	33.5	103.7	31.3%	36.2%	37.2%	32.3%
1998	31.4	32.5	27.4	9.5	109.8	28.6%	29.6%	25.0%	8.7%
1999	31	25.9	8	7.9	111.3	27.9%	23.3%	7.2%	7.1%
2000	21.6	3.7	3.6	4.6	115.6	18.7%	3.2%	3.1%	4.0%
2001	-5.8	-5.9	-4.9	-12.8	125.1	-4.6%	-4.7%	-3.9%	-10.2%
2002	-10.2	-9.2	-17.1	-12.2	129.4	-7.9%	-7.1%	-13.2%	-9.4%
2003	-13.6	-21.5	-16.6	-4.4	133.8	-10.2%	-16.1%	-12.4%	-3.3%
2004	-23.9	-19	-6.8	2.4	136.2	-17.5%	-14.0%	-5.0%	1.8%
2005	-24	-11.8	-2.6	5.8	141.2	-17.0%	-8.4%	-1.8%	4.1%
2006	-12.9	-3.7	4.7	13	142.3	-9.1%	-2.6%	3.3%	9.1%
2007	1.4	9.8	18.1	29.5	137.2	1.0%	7.1%	13.2%	21.5%
2008	27.7	36	47.4	58.6	119.3	23.2%	30.2%	39.7%	49.1%
2009	36.1	47.5	58.7	69.5	119.2	30.3%	39.8%	49.2%	58.3%
2010	46.5	57.7	68.5		120.2	38.7%	48.0%	57.0%	
2011	65.6	76.4			112.3	58.4%	68.0%		
2012	71.5				117.2	61.0%			
<b>Average for the Metro:</b>	<b>21.7</b>	<b>23.5</b>	<b>25.0</b>	<b>26.7</b>		<b>22.5%</b>	<b>24.6%</b>	<b>26.2%</b>	<b>28.1%</b>

<b>Miami-Fort Lauderdale-West Palm Beach</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	25.7	33.2	37.9	46.4	84.6	30.4%	39.2%	44.8%	54.8%
1990	28.2	32.9	41.4	50.1	89.6	31.5%	36.7%	46.2%	55.9%
1991	30	38.5	47.2	62.4	92.5	32.4%	41.6%	51.0%	67.5%
1992	35.1	43.8	59	93.4	95.9	36.6%	45.7%	61.5%	97.4%
1993	40.8	56	90.4	128.6	98.9	41.3%	56.6%	91.4%	130.0%
1994	54.4	88.8	127	180.8	100.5	54.1%	88.4%	126.4%	179.9%
1995	85.3	123.5	177.3	253.4	104	82.0%	118.8%	170.5%	243.7%
1996	117.2	171	247.1	254.3	110.3	106.3%	155.0%	224.0%	230.6%
1997	163.5	239.6	246.8	241.2	117.8	138.8%	203.4%	209.5%	204.8%
1998	234.9	242.1	236.5	157.5	122.5	191.8%	197.6%	193.1%	128.6%
1999	233.6	228	149	74	131	178.3%	174.0%	113.7%	56.5%
2000	219.3	140.3	65.3	60.2	139.7	157.0%	100.4%	46.7%	43.1%

2001	125.1	50.1	45	27.1	154.9	80.8%	32.3%	29.1%	17.5%
2002	15.7	10.6	-7.3	10.7	189.3	8.3%	5.6%	-3.9%	5.7%
2003	-27.6	-45.5	-27.5	19	227.5	-12.1%	-20.0%	-12.1%	8.4%
2004	-99.3	-81.3	-34.8	-21.3	281.3	-35.3%	-28.9%	-12.4%	-7.6%
2005	-157.4	-110.9	-97.4	-77.4	357.4	-44.0%	-31.0%	-27.3%	-21.7%
2006	-118.1	-104.6	-84.6	-59.6	364.6	-32.4%	-28.7%	-23.2%	-16.3%
2007	-99	-79	-54	-29	359	-27.6%	-22.0%	-15.0%	-8.1%
2008	0	25	50	70	280	0.0%	8.9%	17.9%	25.0%
2009	100	125	145	155	205	48.8%	61.0%	70.7%	75.6%
2010	130.1	150.1	160.1		199.9	65.1%	75.1%	80.1%	
2011	168	178			182	92.3%	97.8%		
2012	160				200	80.0%			
<b>Average for the Metro:</b>	<b>61.1</b>	<b>67.6</b>	<b>73.6</b>	<b>80.8</b>		<b>54.3%</b>	<b>61.2%</b>	<b>67.4%</b>	<b>74.8%</b>

<b>Milwaukee-Waukesha-West Allis, WI</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	39.8	45.7	53.3	55.7	79.6	50.0%	57.4%	67.0%	70.0%
1990	40.9	48.5	50.9	56.3	84.4	48.5%	57.5%	60.3%	66.7%
1991	42.9	45.3	50.7	59.4	90	47.7%	50.3%	56.3%	66.0%
1992	38.3	43.7	52.4	76.8	97	39.5%	45.1%	54.0%	79.2%
1993	36.6	45.3	69.7	78	104.1	35.2%	43.5%	67.0%	74.9%
1994	40.4	64.8	73.1	88.1	109	37.1%	59.4%	67.1%	80.8%
1995	59.1	67.4	82.4	101	114.7	51.5%	58.8%	71.8%	88.1%
1996	62.7	77.7	96.3	101.5	119.4	52.5%	65.1%	80.7%	85.0%
1997	71.8	90.4	95.6	98.1	125.3	57.3%	72.1%	76.3%	78.3%
1998	82.8	88	90.5	79.4	132.9	62.3%	66.2%	68.1%	59.7%
1999	85.6	88.1	77	58.1	135.3	63.3%	65.1%	56.9%	42.9%
2000	82.7	71.6	52.7	65.2	140.7	58.8%	50.9%	37.5%	46.3%
2001	62.9	44	56.5	35.8	149.4	42.1%	29.5%	37.8%	24.0%
2002	19.6	32.1	11.4	13.6	173.8	11.3%	18.5%	6.6%	7.8%
2003	23.8	3.1	5.3	18.6	182.1	13.1%	1.7%	2.9%	10.2%
2004	-11.9	-9.7	3.6	10.7	197.1	-6.0%	-4.9%	1.8%	5.4%
2005	-28.3	-15	-7.9	4.7	215.7	-13.1%	-7.0%	-3.7%	2.2%
2006	-20.2	-13.1	-0.5	7.3	220.9	-9.1%	-5.9%	-0.2%	3.3%
2007	-15.6	-3	4.8	16.2	223.4	-7.0%	-1.3%	2.1%	7.3%
2008	8.1	15.9	27.3	38	212.3	3.8%	7.5%	12.9%	17.9%
2009	34.8	46.2	56.9	75	193.4	18.0%	23.9%	29.4%	38.8%
2010	33.7	44.4	62.5		205.9	16.4%	21.6%	30.4%	

2011	65.1	83.2			185.2	35.2%	44.9%		
2012	81				187.4	43.2%			
<b>Average for the Metro:</b>	<b>39.0</b>	<b>43.7</b>	<b>48.4</b>	<b>54.2</b>		<b>31.3%</b>	<b>35.6%</b>	<b>40.1%</b>	<b>45.5%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	26.5	31	40.5	51.1	86.7	30.6%	35.8%	46.7%	58.9%
1990	29.6	39.1	49.7	62.4	88.1	33.6%	44.4%	56.4%	70.8%
1991	36.7	47.3	60	75.9	90.5	40.6%	52.3%	66.3%	83.9%
1992	44.2	56.9	72.8	90.2	93.6	47.2%	60.8%	77.8%	96.4%
1993	52.9	68.8	86.2	100.8	97.6	54.2%	70.5%	88.3%	103.3%
1994	65.5	82.9	97.5	115.1	100.9	64.9%	82.2%	96.6%	114.1%
1995	77.7	92.3	109.9	127.2	106.1	73.2%	87.0%	103.6%	119.9%
1996	85.2	102.8	120.1	117.7	113.2	75.3%	90.8%	106.1%	104.0%
1997	98.3	115.6	113.2	106.1	117.7	83.5%	98.2%	96.2%	90.1%
1998	106.1	103.7	96.6	73.5	127.2	83.4%	81.5%	75.9%	57.8%
1999	93.1	86	62.9	38.8	137.8	67.6%	62.4%	45.6%	28.2%
2000	73.3	50.2	26.1	19	150.5	48.7%	33.4%	17.3%	12.6%
2001	34.3	10.2	3.1	-12.7	166.4	20.6%	6.1%	1.9%	-7.6%
2002	-7.2	-14.3	-30.1	-13.1	183.8	-3.9%	-7.8%	-16.4%	-7.1%
2003	-28.9	-44.7	-27.7	-3.4202577	198.4	-14.6%	-22.5%	-14.0%	-1.7%
2004	-62.3	-45.3	-21.0202577	-7.2067081	216	-28.8%	-21.0%	-9.7%	-3.3%
2005	-62.6	-38.3202577	-24.5067081	-9.6	233.3	-26.8%	-16.4%	-10.5%	-4.1%
2006	-35.9202577	-22.1067081	-7.2	6.1	230.9	-15.6%	-9.6%	-3.1%	2.6%
2007	-15.0067081	-0.1	13.2	28.3	223.8	-6.7%	0.0%	5.9%	12.6%
2008	23	36.3	51.4	72.7	200.7	11.5%	18.1%	25.6%	36.2%
2009	60.4	75.5	96.8	112	176.6	34.2%	42.8%	54.8%	63.4%
2010	82.6	103.9	119.1		169.5	48.7%	61.3%	70.3%	
2011	119.7	134.9			153.7	77.9%	87.8%		
2012	117.9				170.7	69.1%			
<b>Average for the Metro:</b>	<b>42.3</b>	<b>46.6</b>	<b>50.4</b>	<b>54.8</b>		<b>36.2%</b>	<b>40.8%</b>	<b>44.6%</b>	<b>49.1%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	26.6	30.5	36.2	36.7	56.6	47.0%	53.9%	64.0%	64.8%
1990	28.3	34	34.5	38.8	58.8	48.1%	57.8%	58.7%	66.0%
1991	32.1	32.6	36.9	38	60.7	52.9%	53.7%	60.8%	62.6%

1992	28.5	32.8	33.9	40	64.8	44.0%	50.6%	52.3%	61.7%
1993	29.4	30.5	36.6	40.9	68.2	43.1%	44.7%	53.7%	60.0%
1994	28.9	35	39.3	45.4	69.8	41.4%	50.1%	56.3%	65.0%
1995	29.7	34	40.1	55.4	75.1	39.5%	45.3%	53.4%	73.8%
1996	25.9	32	47.3	53.8	83.2	31.1%	38.5%	56.9%	64.7%
1997	28.1	43.4	49.9	49.3	87.1	32.3%	49.8%	57.3%	56.6%
1998	37.7	44.2	43.6	41.4	92.8	40.6%	47.6%	47.0%	44.6%
1999	43.7	43.1	40.9	34.3	93.3	46.8%	46.2%	43.8%	36.8%
2000	38.8	36.6	30	23.4	97.6	39.8%	37.5%	30.7%	24.0%
2001	35.5	28.9	22.3	4.5	98.7	36.0%	29.3%	22.6%	4.6%
2002	22.8	16.2	-1.6	0.2	104.8	21.8%	15.5%	-1.5%	0.2%
2003	11.9	-5.9	-4.1	-0.7	109.1	10.9%	-5.4%	-3.8%	-0.6%
2004	-12	-10.2	-6.8	0.3	115.2	-10.4%	-8.9%	-5.9%	0.3%
2005	-25.5	-22.1	-15	-6.6	130.5	-19.5%	-16.9%	-11.5%	-5.1%
2006	-28.6	-21.5	-13.1	-4.4	137	-20.9%	-15.7%	-9.6%	-3.2%
2007	-20.9	-12.5	-3.8	0.4	136.4	-15.3%	-9.2%	-2.8%	0.3%
2008	-10.3	-1.6	2.6	11	134.2	-7.7%	-1.2%	1.9%	8.2%
2009	5	9.2	17.6	24	127.6	3.9%	7.2%	13.8%	18.8%
2010	15.8	24.2	30.6		121	13.1%	20.0%	25.3%	
2011	42	48.4			103.2	40.7%	46.9%		
2012	46.6				105	44.4%			
<b>Average for the Metro:</b>	<b>19.2</b>	<b>20.9</b>	<b>22.6</b>	<b>25.1</b>		<b>25.1%</b>	<b>27.7%</b>	<b>30.2%</b>	<b>33.5%</b>

Montgomery, AL Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	21.3	25.3	29.5	30.3	68.8	31.0%	36.8%	42.9%	44.0%
1990	24.8	29	29.8		69.3	35.8%	41.8%	43.0%	
1991	22.1	22.9			76.2	29.0%	30.1%		
1992	19.4			25.3	79.7	24.3%			31.7%
1993			21.8	23.7	83.2			26.2%	28.5%
1994		22.8	24.7	25.5	82.2		27.7%	30.0%	31.0%
1995	19.2	21.1	21.9	37.3	85.8	22.4%	24.6%	25.5%	43.5%
1996	16.8	17.6	33	43.1	90.1	18.6%	19.5%	36.6%	47.8%
1997	13.6	29	39.1	38.7	94.1	14.5%	30.8%	41.6%	41.1%
1998	24.8	34.9	34.5	26.6	98.3	25.2%	35.5%	35.1%	27.1%
1999	34.1	33.7	25.8	21.2	99.1	34.4%	34.0%	26.0%	21.4%
2002	15.3	14.2	13.5	13.6	105	14.6%	13.5%	12.9%	13.0%
2003	12.3	11.6	11.7	16.4	106.9	11.5%	10.9%	10.9%	15.3%



2004	10.8	10.9	15.6	19.2	107.7	10.0%	10.1%	14.5%	17.8%
2005	-4.5	0.2	3.8	3.1	123.1	-3.7%	0.2%	3.1%	2.5%
2006	-9.9	-6.3	-7	-2	133.2	-7.4%	-4.7%	-5.3%	-1.5%
2007	-5.9	-6.6	-1.6	4.9	132.8	-4.4%	-5.0%	-1.2%	3.7%
2008	1.3	6.3	12.8	16	124.9	1.0%	5.0%	10.2%	12.8%
2009	10.9	17.4	20.6	32.5	120.3	9.1%	14.5%	17.1%	27.0%
2010	18.5	21.7	33.6		119.2	15.5%	18.2%	28.2%	
2011	22.4	34.3			118.5	18.9%	28.9%		
2012	34.2				118.6	28.8%			
<b>Average for the Metro:</b>	<b>15.1</b>	<b>17.9</b>	<b>20.2</b>	<b>22.1</b>		<b>16.5%</b>	<b>19.6%</b>	<b>22.1%</b>	<b>23.9%</b>

Myrtle Beach-Conway-North Myrtle Beach	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2009	7.1	15.5	30.9	44.7	189.6	3.7%	8.2%	16.3%	23.6%
2010	24.2	39.6	53.4		180.9	13.4%	21.9%	29.5%	
2011	49.5	63.3			171	28.9%	37.0%		
2012	66.8				167.5	39.9%			
<b>Average for the Metro:</b>	<b>36.9</b>	<b>39.5</b>	<b>42.2</b>	<b>44.7</b>		<b>21.5%</b>	<b>22.4%</b>	<b>22.9%</b>	<b>23.6%</b>

Naples-Immokalee-Marco Island, FL	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2008	79.7	95.1	109.6	120.7	325.3	24.5%	29.2%	33.7%	37.1%
2009	220.4	234.9	246	235	200	110.2%	117.5%	123.0%	117.5%
2010	209.9	221	210		225	93.3%	98.2%	93.3%	
2011	216	205			230	93.9%	89.1%		
2012	176				259	68.0%			
<b>Average for the Metro:</b>	<b>180.4</b>	<b>189.0</b>	<b>188.5</b>	<b>177.9</b>		<b>78.0%</b>	<b>83.5%</b>	<b>83.3%</b>	<b>77.3%</b>

Nashville-Davidson--Murfreesboro--Franklin	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	32.8	35.3	36.8	36.5	79.9	41.1%	44.2%	46.1%	45.7%
1990	33.4	34.9	34.6		81.8	40.8%	42.7%	42.3%	
1991	29.8	29.5		43.1	86.9	34.3%	33.9%		49.6%
1992	27.6		41.2		88.8	31.1%		46.4%	
1993		39.6			90.4		43.8%		
1994	33.5			48.9	96.5	34.7%			50.7%

1995			38.1	54.5	107.3			35.5%	50.8%
1996		32.7	49.1		112.7		29.0%	43.6%	
1997	30.2	46.6			115.2	26.2%	40.5%		
1998	45.1				116.7	38.6%			
1999				31.5	116.4				27.1%
2001		17.9	23.8	21.9	130		13.8%	18.3%	16.8%
2004	6.5	15.2	31	37.6	145.4	4.5%	10.5%	21.3%	25.9%
2005	-1.2	14.6	21.2	42.4	161.8	-0.7%	9.0%	13.1%	26.2%
2009	76.6	93.8	112.6	127.1	147.9	51.8%	63.4%	76.1%	85.9%
2010	87.9	106.7	121.2		153.8	57.2%	69.4%	78.8%	
2011	108.6	123.1			151.9	71.5%	81.0%		
2012	114.4				160.6	71.2%			
<b>Average for the Metro:</b>	<b>48.1</b>	<b>49.2</b>	<b>51.0</b>	<b>49.3</b>		<b>38.6%</b>	<b>40.1%</b>	<b>42.1%</b>	<b>42.1%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	-12.2	-8	3.4	18.4	172	-7.1%	-4.7%	2.0%	10.7%
1990	3	14.4	29.4	53	161	1.9%	8.9%	18.3%	32.9%
1991	16.2	31.2	54.8	89.2	159.2	10.2%	19.6%	34.4%	56.0%
1992	31.8	55.4	89.8	154.3	158.6	20.1%	34.9%	56.6%	97.3%
1993	54.8	89.2	153.7	205.3	159.2	34.4%	56.0%	96.5%	129.0%
1994	89.1	153.6	205.2	254.2	159.3	55.9%	96.4%	128.8%	159.6%
1995	157.6	209.2	258.2	309.9	155.3	101.5%	134.7%	166.3%	199.5%
1996	204.7	253.7	305.4	314.9	159.8	128.1%	158.8%	191.1%	197.1%
1997	249.5	301.2	310.7	313.2	164	152.1%	183.7%	189.5%	191.0%
1998	289.8	299.3	301.8	260.4	175.4	165.2%	170.6%	172.1%	148.5%
1999	284.3	286.8	245.4	192.9	190.4	149.3%	150.6%	128.9%	101.3%
2000	263.2	221.8	169.3	173	214	123.0%	103.6%	79.1%	80.8%
2001	187.4	134.9	138.6	127.5	248.4	75.4%	54.3%	55.8%	51.3%
2002	70.4	74.1	63	69.8	312.9	22.5%	23.7%	20.1%	22.3%
2003	22.5	11.4	18.2	32.3	364.5	6.2%	3.1%	5.0%	8.9%
2004	-37.6	-30.8	-16.7	-7.6	413.5	-9.1%	-7.4%	-4.0%	-1.8%
2005	-82.5	-68.4	-59.3	-42.5	465.2	-17.7%	-14.7%	-12.7%	-9.1%
2006	-77.9	-68.8	-52	-37.2	474.7	-16.4%	-14.5%	-11.0%	-7.8%
2007	-71.3	-54.5	-39.7	-15.2	477.2	-14.9%	-11.4%	-8.3%	-3.2%
2008	-13.1	1.7	26.2	41.1	435.8	-3.0%	0.4%	6.0%	9.4%
2009	54.2	78.7	93.6	108.3	383.3	14.1%	20.5%	24.4%	28.3%
2010	75	89.9	104.6		387	19.4%	23.2%	27.0%	

2011	101	115.7			375.9	26.9%	30.8%		
2012	108.9				382.7	28.5%			
<b>Average for the Metro:</b>	<b>82.0</b>	<b>95.3</b>	<b>109.3</b>	<b>124.5</b>		<b>44.4%</b>	<b>53.1%</b>	<b>62.1%</b>	<b>71.5%</b>

New Haven-Milford, CT	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	-29.7	-29.6	-26.3	-18.7	163.3	-18.2%	-18.1%	-16.1%	-11.5%
1990	-18.7	-15.4	-7.8	-1.8	152.4	-12.3%	-10.1%	-5.1%	-1.2%
1991	-16.1	-8.5	-2.5	14	153.1	-10.5%	-5.6%	-1.6%	9.1%
1992	-1.1	4.9	21.4	45.7	145.7	-0.8%	3.4%	14.7%	31.4%
1993	8.2	24.7	49	81.5	142.4	5.8%	17.3%	34.4%	57.2%
1994	27.5	51.8	84.3	109.6	139.6	19.7%	37.1%	60.4%	78.5%
1995	56.4	88.9	114.2	144.1	135	41.8%	65.9%	84.6%	106.7%
1996	90.3	115.6	145.5	154.1	133.6	67.6%	86.5%	108.9%	115.3%
1997	115.5	145.4	154	152.8	133.7	86.4%	108.8%	115.2%	114.3%
1998	142.1	150.7	149.5	126.8	137	103.7%	110.0%	109.1%	92.6%
1999	143.1	141.9	119.2	91.1	144.6	99.0%	98.1%	82.4%	63.0%
2000	135.9	113.2	85.1	80.4	150.6	90.2%	75.2%	56.5%	53.4%
2001	96.7	68.6	63.9	56	167.1	57.9%	41.1%	38.2%	33.5%
2002	44.3	39.6	31.7	29.2	191.4	23.1%	20.7%	16.6%	15.3%
2003	7.1	-0.8	-3.3	2.6	223.9	3.2%	-0.4%	-1.5%	1.2%
2004	-26.1	-28.6	-22.7	-15.9	249.2	-10.5%	-11.5%	-9.1%	-6.4%
2005	-58.5	-52.6	-45.8	-63.7	279.1	-21.0%	-18.8%	-16.4%	-22.8%
2006	-61.2	-54.4	-72.3	-68	287.7	-21.3%	-18.9%	-25.1%	-23.6%
2007	-53.2	-71.1	-66.8	-65.4	286.5	-18.6%	-24.8%	-23.3%	-22.8%
2008	-48.4	-44.1	-42.7	-30.9	263.8	-18.3%	-16.7%	-16.2%	-11.7%
2009	-16	-14.6	-2.8	1.7	235.7	-6.8%	-6.2%	-1.2%	0.7%
2010	-9.9	1.9	6.4		231	-4.3%	0.8%	2.8%	
2011	9.8	14.3			223.1	4.4%	6.4%		
2012	16.8				220.6	7.6%			
<b>Average for the Metro:</b>	<b>23.1</b>	<b>27.9</b>	<b>33.2</b>	<b>39.3</b>		<b>19.5%</b>	<b>23.5%</b>	<b>27.6%</b>	<b>32.0%</b>

New Orleans-Metairie, LA	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	16.4	22.7	31.5	38.5	70.6	23.2%	32.2%	44.6%	54.5%
1990	25.5	34.3	41.3	44.2	67.8	37.6%	50.6%	60.9%	65.2%
1991	30.3	37.3	40.2	45.6	71.8	42.2%	51.9%	56.0%	63.5%

1992	35.5	38.4	43.8	49.9	73.6	48.2%	52.2%	59.5%	67.8%
1993	35.2	40.6	46.7	54	76.8	45.8%	52.9%	60.8%	70.3%
1994	40.5	46.6	53.9	60.5	76.9	52.7%	60.6%	70.1%	78.7%
1995	45.5	52.8	59.4	81.2	78	58.3%	67.7%	76.2%	104.1%
1996	43.8	50.4	72.2	86.1	87	50.3%	57.9%	83.0%	99.0%
1997	44.1	65.9	79.8	67	93.3	47.3%	70.6%	85.5%	71.8%
1998	57.1	71	58.2	58.4	102.1	55.9%	69.5%	57.0%	57.2%
1999	64	51.2	51.4	51	109.1	58.7%	46.9%	47.1%	46.7%
2000	48.3	48.5	48.1	47.7	112	43.1%	43.3%	42.9%	42.6%
2001	43.1	42.7	42.3	35.6	117.4	36.7%	36.4%	36.0%	30.3%
2002	36.6	36.2	29.5	32.7	123.5	29.6%	29.3%	23.9%	26.5%
2003	28.9	22.2	25.4	33.9	130.8	22.1%	17.0%	19.4%	25.9%
2004	15.6	18.8	27.3	27.6	137.4	11.4%	13.7%	19.9%	20.1%
2005	-3	5.5	5.8	10.5	159.2	-1.9%	3.5%	3.6%	6.6%
2006	-8.4	-8.1	-3.4	15	173.1	-4.9%	-4.7%	-2.0%	8.7%
2007	4.7	9.4	27.8	38.1	160.3	2.9%	5.9%	17.3%	23.8%
2008	9.2	27.6	37.9	49.6	160.5	5.7%	17.2%	23.6%	30.9%
2009	28	38.3	50	61.9	160.1	17.5%	23.9%	31.2%	38.7%
2010	38.7	50.4	62.3		159.7	24.2%	31.6%	39.0%	
2011	57.1	69			153	37.3%	45.1%		
2012	65.8				156.2	42.1%			
<b>Average for the Metro:</b>	<b>33.4</b>	<b>37.9</b>	<b>42.3</b>	<b>47.1</b>		<b>32.8%</b>	<b>38.0%</b>	<b>43.4%</b>	<b>49.2%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
	7	8	9	10	Initial Price	7	8	9	10
1989	-5.1	-0.8	6.7	11.8	177.9	-2.9%	-0.4%	3.8%	6.6%
1990	13.9	21.4	26.5	62.4	163.2	8.5%	13.1%	16.2%	38.2%
1991	21.9	27	62.9	105.2	162.7	13.5%	16.6%	38.7%	64.7%
1992	26.6	62.5	104.8	142.4	163.1	16.3%	38.3%	64.3%	87.3%
1993	61.8	104.1	141.7	176.2	163.8	37.7%	63.6%	86.5%	107.6%
1994	100.3	137.9	172.4	215.7	167.6	59.8%	82.3%	102.9%	128.7%
1995	140.2	174.7	218	269.4	165.3	84.8%	105.7%	131.9%	163.0%
1996	167.2	210.5	261.9	300.7	172.8	96.8%	121.8%	151.6%	174.0%
1997	206.2	257.6	296.4	297.2	177.1	116.4%	145.5%	167.4%	167.8%
1998	250.1	288.9	289.7	260.7	184.6	135.5%	156.5%	156.9%	141.2%
1999	283.8	284.6	255.6	195.4	189.7	149.6%	150.0%	134.7%	103.0%
2000	248.7	219.7	159.5	180.7	225.6	110.2%	97.4%	70.7%	80.1%
2001	177.4	117.2	138.4	122.7	267.9	66.2%	43.7%	51.7%	45.8%

2002	79.6	100.8	85.1	85.3	305.5	26.1%	33.0%	27.9%	27.9%
2003	66.3	50.6	50.8	65.9	340	19.5%	14.9%	14.9%	19.4%
2004	7.3	7.5	22.6	20.3	383.3	1.9%	2.0%	5.9%	5.3%
2005	-43.9	-28.8	-31.1	-36.2	434.7	-10.1%	-6.6%	-7.2%	-8.3%
2006	-67.6	-69.9	-75	-103.3	473.5	-14.3%	-14.8%	-15.8%	-21.8%
2007	-70.7	-75.8	-104.1	-91.8	474.3	-14.9%	-16.0%	-21.9%	-19.4%
2008	-46.8	-75.1	-62.8	-67.5	445.3	-10.5%	-16.9%	-14.1%	-15.2%
2009	-14.9	-2.6	-7.3	1.4	385.1	-3.9%	-0.7%	-1.9%	0.4%
2010	-23.8	-28.5	-19.8		406.3	-5.9%	-7.0%	-4.9%	
2011	-12.8	-4.1			390.6	-3.3%	-1.0%		
2012	-4.3				390.8	-1.1%			
<b>Average for the Metro:</b>	<b>65.1</b>	<b>77.4</b>	<b>90.6</b>	<b>105.5</b>		<b>36.5%</b>	<b>44.4%</b>	<b>52.7%</b>	<b>61.7%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	-8.3	-5.1	4.7	19	174.6	-4.8%	-2.9%	2.7%	10.9%
1990	2.8	12.6	26.9	52.7	166.7	1.7%	7.6%	16.1%	31.6%
1991	14	28.3	54.1	80.8	165.3	8.5%	17.1%	32.7%	48.9%
1992	29	54.8	81.5	124.4	164.6	17.6%	33.3%	49.5%	75.6%
1993	54.4	81.1	124	170.4	165	33.0%	49.2%	75.2%	103.3%
1994	81.1	124	170.4	211.8	165	49.2%	75.2%	103.3%	128.4%
1995	127.3	173.7	215.1	273	161.7	78.7%	107.4%	133.0%	168.8%
1996	169.1	210.5	268.4	292	166.3	101.7%	126.6%	161.4%	175.6%
1997	207.3	265.2	288.8	289.2	169.5	122.3%	156.5%	170.4%	170.6%
1998	255.4	279	279.4	248.3	179.3	142.4%	155.6%	155.8%	138.5%
1999	264.7	265.1	234	178.8	193.6	136.7%	136.9%	120.9%	92.4%
2000	239.3	208.2	153	165	219.4	109.1%	94.9%	69.7%	75.2%
2001	181.5	126.3	138.3	123.7	246.1	73.8%	51.3%	56.2%	50.3%
2002	83.4	95.4	80.8	81.4	289	28.9%	33.0%	28.0%	28.2%
2003	49	34.4	35	46.5	335.4	14.6%	10.3%	10.4%	13.9%
2004	-7	-6.4	5.1	8.1	376.8	-1.9%	-1.7%	1.4%	2.1%
2005	-64.3	-52.8	-49.8	-47.9	434.7	-14.8%	-12.1%	-11.5%	-11.0%
2006	-76.4	-73.4	-71.5	-69.8	458.3	-16.7%	-16.0%	-15.6%	-15.2%
2007	-73.8	-71.9	-70.2	-54.4	458.7	-16.1%	-15.7%	-15.3%	-11.9%
2008	-40.8	-39.1	-23.3	-17.6	427.6	-9.5%	-9.1%	-5.4%	-4.1%
2009	16.1	31.9	37.6	51.9	372.4	4.3%	8.6%	10.1%	13.9%
2010	19.9	25.6	39.9		384.4	5.2%	6.7%	10.4%	
2011	40.2	54.5			369.8	10.9%	14.7%		

2012	53.9				370.4	14.6%			
<b>Average for the Metro:</b>	<b>67.4</b>	<b>79.2</b>	<b>91.9</b>	<b>106.1</b>		<b>37.1%</b>	<b>44.7%</b>	<b>52.7%</b>	<b>61.2%</b>

<b>Newark, NJ-PA</b>	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10		7	8	9	10
1989	15.1	13.9	21.2	33.6	187	8.1%	7.4%	11.3%	18.0%
1990	14.6	21.9	34.3	64.7	186.3	7.8%	11.8%	18.4%	34.7%
1991	30.1	42.5	72.9	94.7	178.1	16.9%	23.9%	40.9%	53.2%
1992	36.9	67.3	89.1	127	183.7	20.1%	36.6%	48.5%	69.1%
1993	64.9	86.7	124.6	154.5	186.1	34.9%	46.6%	67.0%	83.0%
1994	83.8	121.7	151.6	191.6	189	44.3%	64.4%	80.2%	101.4%
1995	120.9	150.8	190.8	232.3	189.8	63.7%	79.5%	100.5%	122.4%
1996	138.5	178.5	220	235.7	202.1	68.5%	88.3%	108.9%	116.6%
1997	179.7	221.2	236.9	243.9	200.9	89.4%	110.1%	117.9%	121.4%
1998	213.9	229.6	236.6	211.6	208.2	102.7%	110.3%	113.6%	101.6%
1999	217.2	224.2	199.2	153.4	220.6	98.5%	101.6%	90.3%	69.5%
2000	193.8	168.8	123	137.5	251	77.2%	67.3%	49.0%	54.8%
2001	147	101.2	115.7	106.3	272.8	53.9%	37.1%	42.4%	39.0%
2002	63.3	77.8	68.4	63.9	310.7	20.4%	25.0%	22.0%	20.6%
2003	47.9	38.5	34	48.7	340.6	14.1%	11.3%	10.0%	14.3%
2004	-1.5	-6	8.7	8.8	380.6	-0.4%	-1.6%	2.3%	2.3%
2005	-47.5	-32.8	-32.7	-38.2	422.1	-11.3%	-7.8%	-7.7%	-9.0%
2006	-48.5	-48.4	-53.9	-63	437.8	-11.1%	-11.1%	-12.3%	-14.4%
2007	-55.4	-60.9	-70	-65.5	444.8	-12.5%	-13.7%	-15.7%	-14.7%
2008	-35.9	-45	-40.5	-34.7	419.8	-8.6%	-10.7%	-9.6%	-8.3%
2009	0.8	5.3	11.1	24.3	374	0.2%	1.4%	3.0%	6.5%
2010	-9.2	-3.4	9.8		388.5	-2.4%	-0.9%	2.5%	
2011	6	19.2			379.1	1.6%	5.1%		
2012	23.7				374.6	6.3%			
<b>Average for the Metro:</b>	<b>58.3</b>	<b>68.4</b>	<b>79.6</b>	<b>92.0</b>		<b>28.4%</b>	<b>34.0%</b>	<b>40.2%</b>	<b>46.8%</b>

<b>North Port-Sarasota-Bradenton, FL</b>	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10		7	8	9	10
1989	24.4	28	36.5	42.6	68.6	35.6%	40.8%	53.2%	62.1%
1990	24.7	33.2	39.3	49.9	71.9	34.4%	46.2%	54.7%	69.4%
1991	29.4	35.5	46.1	55	75.7	38.8%	46.9%	60.9%	72.7%
1992	31.2	41.8	50.7	64.4	80	39.0%	52.3%	63.4%	80.5%

1993	39.9	48.8	62.5	84	81.9	48.7%	59.6%	76.3%	102.6%
1994	46.4	60.1	81.6	135.2	84.3	55.0%	71.3%	96.8%	160.4%
1995	54.8	76.3	129.9	214.4	89.6	61.2%	85.2%	145.0%	239.3%
1996	72.9	126.5	211	193.9	93	78.4%	136.0%	226.9%	208.5%
1997	122.9	207.4	190.3	170.2	96.6	127.2%	214.7%	197.0%	176.2%
1998	198.9	181.8	161.7	101.4	105.1	189.2%	173.0%	153.9%	96.5%
1999	175.7	155.6	95.3	44.8	111.2	158.0%	139.9%	85.7%	40.3%
2000	145	84.7	34.2	28.2	121.8	119.0%	69.5%	28.1%	23.2%
2001	75.8	25.3	19.3	19.5	130.7	58.0%	19.4%	14.8%	14.9%
2002	11.6	5.6	5.8	23.6	144.4	8.0%	3.9%	4.0%	16.3%
2003	-15.9	-15.7	2.1	32.1	165.9	-9.6%	-9.5%	1.3%	19.3%
2004	-69.3	-51.5	-21.5	-9.5	219.5	-31.6%	-23.5%	-9.8%	-4.3%
2005	-136	-106	-94	-64	304	-44.7%	-34.9%	-30.9%	-21.1%
2006	-88.9	-76.9	-46.9	-24.4	286.9	-31.0%	-26.8%	-16.3%	-8.5%
2007	-56.8	-26.8	-4.3	13.2	266.8	-21.3%	-10.0%	-1.6%	4.9%
2008	33.5	56	73.5	83.5	206.5	16.2%	27.1%	35.6%	40.4%
2009	106.5	124	134	144	156	68.3%	79.5%	85.9%	92.3%
2010	130	140	150		150	86.7%	93.3%	100.0%	
2011	139.8	149.8			150.2	93.1%	99.7%		
2012	132				168	78.6%			
<b>Average for the Metro:</b>	<b>51.2</b>	<b>56.7</b>	<b>61.7</b>	<b>66.8</b>		<b>52.3%</b>	<b>58.9%</b>	<b>64.8%</b>	<b>70.8%</b>

Norwich-New London, CT Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
2001	84	59.2	52.1	31.5	152.6	55.0%	38.8%	34.1%	20.6%
2002	37	29.9	9.3	12.1	174.8	21.2%	17.1%	5.3%	6.9%
2003	2	-18.6	-15.8	-16.1	202.7	1.0%	-9.2%	-7.8%	-7.9%
2004	-47.4	-44.6	-44.9	-51.3	231.5	-20.5%	-19.3%	-19.4%	-22.2%
2005	-69	-69.3	-75.7	-52.3	255.9	-27.0%	-27.1%	-29.6%	-20.4%
2006	-77.4	-83.8	-60.4	-54.8	264	-29.3%	-31.7%	-22.9%	-20.8%
2007	-87.5	-64.1	-58.5	-47.5	267.7	-32.7%	-23.9%	-21.9%	-17.7%
2008	-33	-27.4	-16.4	-10.5	236.6	-13.9%	-11.6%	-6.9%	-4.4%
2009	-2.6	8.4	14.3	23.1	211.8	-1.2%	4.0%	6.8%	10.9%
2010	15.5	21.4	30.2		204.7	7.6%	10.5%	14.8%	
2011	42	50.8			184.1	22.8%	27.6%		
2012	48				186.9	25.7%			
<b>Average for the Metro:</b>	<b>-7.4</b>	<b>-12.6</b>	<b>-16.6</b>	<b>-18.4</b>		<b>0.7%</b>	<b>-2.3%</b>	<b>-4.7%</b>	<b>-6.1%</b>

<b>Ocala, FL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1991	13.8	14.5	14.8		56.1	24.6%	25.8%	26.4%	
1992	14.4	14.7			56.2	25.6%	26.2%		
1993	13.1				57.8	22.7%			
1994				50.8	59.5				85.4%
1995			48.9	82.4	61.4			79.6%	134.2%
1996		46.7	80.2	102.6	63.6		73.4%	126.1%	161.3%
1997	46	79.5	101.9	100.7	64.3	71.5%	123.6%	158.5%	156.6%
1998	73.9	96.3	95.1	67.9	69.9	105.7%	137.8%	136.1%	97.1%
1999	95.6	94.4	67.2	34.4	70.6	135.4%	133.7%	95.2%	48.7%
2000	94.1	66.9	34.1	16.6	70.9	132.7%	94.4%	48.1%	23.4%
2004	-30.3	-20.4	-10.8	-10.3	110.3	-27.5%	-18.5%	-9.8%	-9.3%
2005	-53.9	-44.3	-43.8	-31.8	143.8	-37.5%	-30.8%	-30.5%	-22.1%
2006	-66.7	-66.2	-54.2	-38.2	166.2	-40.1%	-39.8%	-32.6%	-23.0%
2007	-65	-53	-37	-18	165	-39.4%	-32.1%	-22.4%	-10.9%
2008	-25.8	-9.8	9.2	22.1	137.8	-18.7%	-7.1%	6.7%	16.0%
2009	23	42	54.9	66	105	21.9%	40.0%	52.3%	62.9%
2010	59.5	72.4	83.5		87.5	68.0%	82.7%	95.4%	
2011	79.9	91			80	99.9%	113.8%		
2012	81.1				89.9	90.2%			
<b>Average for the Metro:</b>	<b>22.0</b>	<b>28.3</b>	<b>31.7</b>	<b>34.2</b>		<b>39.7%</b>	<b>48.2%</b>	<b>52.1%</b>	<b>55.4%</b>

<b>Oklahoma City, OK</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	21.1	23.5	29.2	30.7	53.5	39.4%	43.9%	54.6%	57.4%
1990	23.8	29.5	31	32.2	53.2	44.7%	55.5%	58.3%	60.5%
1991	25.7	27.2	28.4	38	57	45.1%	47.7%	49.8%	66.7%
1992	22.6	23.8	33.4	38.5	61.6	36.7%	38.6%	54.2%	62.5%
1993	20.5	30.1	35.2	38.1	64.9	31.6%	46.4%	54.2%	58.7%
1994	28.3	33.4	36.3	45.7	66.7	42.4%	50.1%	54.4%	68.5%
1995	29.7	32.6	42	44.3	70.4	42.2%	46.3%	59.7%	62.9%
1996	28.4	37.8	40.1	50.4	74.6	38.1%	50.7%	53.8%	67.6%
1997	35.4	37.7	48	57.9	77	46.0%	49.0%	62.3%	75.2%
1998	32	42.3	52.2	45.4	82.7	38.7%	51.1%	63.1%	54.9%
1999	40.8	50.7	43.9	56.3	84.2	48.5%	60.2%	52.1%	66.9%
2000	49.5	42.7	55.1	60.3	85.4	58.0%	50.0%	64.5%	70.6%



2001	33.1	45.5	50.7	46.6	95	34.8%	47.9%	53.4%	49.1%
2002	40.4	45.6	41.5	44.9	100.1	40.4%	45.6%	41.5%	44.9%
2003	42.7	38.6	42	50.1	103	41.5%	37.5%	40.8%	48.6%
2004	29.2	32.6	40.7	37.9	112.4	26.0%	29.0%	36.2%	33.7%
2005	30.3	38.4	35.6	34.9	114.7	26.4%	33.5%	31.0%	30.4%
2006	28.1	25.3	24.6	25.8	125	22.5%	20.2%	19.7%	20.6%
2007	15.4	14.7	15.9	19.4	134.9	11.4%	10.9%	11.8%	14.4%
2008	21.5	22.7	26.2	31.4	128.1	16.8%	17.7%	20.5%	24.5%
2009	10.3	13.8	19	18.4	140.5	7.3%	9.8%	13.5%	13.1%
2010	8.6	13.8	13.2		145.7	5.9%	9.5%	9.1%	
2011	17.9	17.3			141.6	12.6%	12.2%		
2012	13.9				145	9.6%			
<b>Average for the Metro:</b>	<b>27.1</b>	<b>31.3</b>	<b>35.6</b>	<b>40.3</b>		<b>31.9%</b>	<b>37.5%</b>	<b>43.6%</b>	<b>50.1%</b>

Omaha-Council Bluffs, NE-IA Purchase Year	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
	7	8	9	10	Initial Price	7	8	9	10
1989	27.7	33	41.1	48.8	60.6	45.7%	54.5%	67.8%	80.5%
1990	30.6	38.7	46.4	53.9	63	48.6%	61.4%	73.7%	85.6%
1991	35.2	42.9	50.4	50.6	66.5	52.9%	64.5%	75.8%	76.1%
1992	40	47.5	47.7	53	69.4	57.6%	68.4%	68.7%	76.4%
1993	44.2	44.4	49.7	55.4	72.7	60.8%	61.1%	68.4%	76.2%
1994	41.5	46.8	52.5	55.7	75.6	54.9%	61.9%	69.4%	73.7%
1995	39.4	45.1	48.3	53.2	83	47.5%	54.3%	58.2%	64.1%
1996	39.8	43	47.9	50.1	88.3	45.1%	48.7%	54.2%	56.7%
1997	37.7	42.6	44.8	44.4	93.6	40.3%	45.5%	47.9%	47.4%
1998	34.5	36.7	36.3	33.5	101.7	33.9%	36.1%	35.7%	32.9%
1999	29	28.6	25.8	24.3	109.4	26.5%	26.1%	23.6%	22.2%
2000	21.1	18.3	16.8	20.4	116.9	18.0%	15.7%	14.4%	17.5%
2001	18.1	16.6	20.2	18.6	117.1	15.5%	14.2%	17.3%	15.9%
2002	11.3	14.9	13.3	16.8	122.4	9.2%	12.2%	10.9%	13.7%
2003	9.2	7.6	11.1	17.6	128.1	7.2%	5.9%	8.7%	13.7%
2004	4.4	7.9	14.4	17.7	131.3	3.4%	6.0%	11.0%	13.5%
2005	3	9.5	12.8	22.9	136.2	2.2%	7.0%	9.4%	16.8%
2006	7.3	10.6	20.7	30.4	138.4	5.3%	7.7%	15.0%	22.0%
2007	11	21.1	30.8	37.9	138	8.0%	15.3%	22.3%	27.5%
2008	23.9	33.6	40.7	56.5	135.2	17.7%	24.9%	30.1%	41.8%
2009	35.1	42.2	58	67.5	133.7	26.3%	31.6%	43.4%	50.5%
2010	38.6	54.4	63.9		137.3	28.1%	39.6%	46.5%	

2011	56	65.5			135.7	41.3%	48.3%		
2012	62				139.2	44.5%			
<b>Average for the Metro:</b>	<b>29.2</b>	<b>32.7</b>	<b>36.1</b>	<b>39.5</b>		<b>30.8%</b>	<b>35.3%</b>	<b>39.6%</b>	<b>44.0%</b>

<b>Orlando-Kissimmee-Sanford, FL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	12.6	14.7	19	25.5	80.4	15.7%	18.3%	23.6%	31.7%
1990	11.7	16	22.5	28.4	83.4	14.0%	19.2%	27.0%	34.1%
1991	12.5	19	24.9	37.9	86.9	14.4%	21.9%	28.7%	43.6%
1992	17.7	23.6	36.6	49.2	88.2	20.1%	26.8%	41.5%	55.8%
1993	21.1	34.1	46.7	55.2	90.7	23.3%	37.6%	51.5%	60.9%
1994	33.5	46.1	54.6	79.2	91.3	36.7%	50.5%	59.8%	86.7%
1995	47.6	56.1	80.7	155.1	89.8	53.0%	62.5%	89.9%	172.7%
1996	52.9	77.5	151.9	178.8	93	56.9%	83.3%	163.3%	192.3%
1997	75.4	149.8	176.7	167.6	95.1	79.3%	157.5%	185.8%	176.2%
1998	145.5	172.4	163.3	110.6	99.4	146.4%	173.4%	164.3%	111.3%
1999	165.9	156.8	104.1	44.1	105.9	156.7%	148.1%	98.3%	41.6%
2000	150.9	98.2	38.2	25.2	111.8	135.0%	87.8%	34.2%	22.5%
2001	85.2	25.2	12.2	4.2	124.8	68.3%	20.2%	9.8%	3.4%
2002	12.6	-0.4	-8.4	0.1	137.4	9.2%	-0.3%	-6.1%	0.1%
2003	-8.9	-16.9	-8.4	19.1	145.9	-6.1%	-11.6%	-5.8%	13.1%
2004	-41.5	-33	-5.5	9.5	170.5	-24.3%	-19.4%	-3.2%	5.6%
2005	-107.4	-79.9	-64.9	-45.9	244.9	-43.9%	-32.6%	-26.5%	-18.7%
2006	-106.8	-91.8	-72.8	-47.8	271.8	-39.3%	-33.8%	-26.8%	-17.6%
2007	-82.7	-63.7	-38.7	-17.8	262.7	-31.5%	-24.2%	-14.7%	-6.8%
2008	-11	14	34.9	55	210	-5.2%	6.7%	16.6%	26.2%
2009	74	94.9	115	125.5	150	49.3%	63.3%	76.7%	83.7%
2010	107.9	128	138.5		137	78.8%	93.4%	101.1%	
2011	136	146.5			129	105.4%	113.6%		
2012	138				137.5	100.4%			
<b>Average for the Metro:</b>	<b>39.3</b>	<b>42.9</b>	<b>46.4</b>	<b>50.4</b>		<b>42.2%</b>	<b>46.2%</b>	<b>49.5%</b>	<b>53.3%</b>

<b>Oshkosh-Neenah, WI Metropolitan Statis</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2010	23.1	32.3	38.9		118.7	19.5%	27.2%	32.8%	
2011	36.2	42.8			114.8	31.5%	37.3%		
2012	39.9				117.7	33.9%			

<b>Average for the Metro:</b>	<b>33.1</b>	<b>37.6</b>	<b>38.9</b>			<b>28.3%</b>	<b>32.2%</b>	<b>32.8%</b>	
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<b>Palm Bay-Melbourne-Titusville, FL</b>	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	12	16.5	16.6	21	72.2	16.6%	22.9%	23.0%	29.1%
1990	14.2	14.3	18.7	25.6	74.5	19.1%	19.2%	25.1%	34.4%
1991	14.4	18.8	25.7	25.8	74.4	19.4%	25.3%	34.5%	34.7%
1992	16	22.9	23	37.3	77.2	20.7%	29.7%	29.8%	48.3%
1993	22.4	22.5	36.8	56.9	77.7	28.8%	29.0%	47.4%	73.2%
1994	21.1	35.4	55.5	87.8	79.1	26.7%	44.8%	70.2%	111.0%
1995	33.9	54	86.3	147.5	80.6	42.1%	67.0%	107.1%	183.0%
1996	50.4	82.7	143.9	146.4	84.2	59.9%	98.2%	170.9%	173.9%
1997	78.2	139.4	141.9	111	88.7	88.2%	157.2%	160.0%	125.1%
1998	139.3	141.8	110.9	68.6	88.8	156.9%	159.7%	124.9%	77.3%
1999	137.4	106.5	64.2	31.8	93.2	147.4%	114.3%	68.9%	34.1%
2000	99.6	57.3	24.9	14.4	100.1	99.5%	57.2%	24.9%	14.4%
2001	57.2	24.8	14.3	7.8	100.2	57.1%	24.8%	14.3%	7.8%
2002	10.5	0	-6.5	3.3	114.5	9.2%	0.0%	-5.7%	2.9%
2003	-20.1	-26.6	-16.8	-9.6	134.6	-14.9%	-19.8%	-12.5%	-7.1%
2004	-58.9	-49.1	-41.9	-29.9	166.9	-35.3%	-29.4%	-25.1%	-17.9%
2005	-110.3	-103.1	-91.1	-66.1	228.1	-48.4%	-45.2%	-39.9%	-29.0%
2006	-105.6	-93.6	-68.6	-45.6	230.6	-45.8%	-40.6%	-29.7%	-19.8%
2007	-62.7	-37.7	-14.7	10.3	199.7	-31.4%	-18.9%	-7.4%	5.2%
2008	4.6	27.6	52.6	70.6	157.4	2.9%	17.5%	33.4%	44.9%
2009	60	85	103	113.9	125	48.0%	68.0%	82.4%	91.1%
2010	95.5	113.5	124.4		114.5	83.4%	99.1%	108.6%	
2011	120	130.9			108	111.1%	121.2%		
2012	121.1				117.8	102.8%			
<b>Average for the Metro:</b>	<b>31.3</b>	<b>34.1</b>	<b>36.5</b>	<b>39.5</b>		<b>40.2%</b>	<b>43.5%</b>	<b>45.7%</b>	<b>48.4%</b>

<b>Panama City, FL</b>	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2008	-17.9	-5.9	12.1	28.6	194.9	-9.2%	-3.0%	6.2%	14.7%
2009	14	32	48.5	54.5	175	8.0%	18.3%	27.7%	31.1%
2010	45.7	62.2	68.2		161.3	28.3%	38.6%	42.3%	
2011	74.5	80.5			149	50.0%	54.0%		
2012	74.9				154.6	48.4%			

<b>Average for the Metro:</b>	<b>38.2</b>	<b>42.2</b>	<b>42.9</b>	<b>41.6</b>		<b>25.1%</b>	<b>27.0%</b>	<b>25.4%</b>	<b>22.9%</b>
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<b>Pensacola-Ferry Pass-Brent, FL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
	Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1991	28.4	34	36.2	40.1	65.1	43.6%	52.2%	55.6%	61.6%	
1992	31.7	33.9	37.8	45	67.4	47.0%	50.3%	56.1%	66.8%	
1993	29.2	33.1	40.3	44.5	72.1	40.5%	45.9%	55.9%	61.7%	
1994	28.6	35.8	40	54.7	76.6	37.3%	46.7%	52.2%	71.4%	
1995	32.7	36.9	51.6	82.6	79.7	41.0%	46.3%	64.7%	103.6%	
1996	31.9	46.6	77.6	81.5	84.7	37.7%	55.0%	91.6%	96.2%	
1997	42.2	73.2	77.1	76.7	89.1	47.4%	82.2%	86.5%	86.1%	
1998	68.8	72.7	72.3	62.4	93.5	73.6%	77.8%	77.3%	66.7%	
1999	67.1	66.7	56.8	48.8	99.1	67.7%	67.3%	57.3%	49.2%	
2000	64.5	54.6	46.6	43.7	101.3	63.7%	53.9%	46.0%	43.1%	
2001	50.7	42.7	39.8	34.7	105.2	48.2%	40.6%	37.8%	33.0%	
2002	35.5	32.6	27.5	30.6	112.4	31.6%	29.0%	24.5%	27.2%	
2003	28.4	23.3	26.4	33.4	116.6	24.4%	20.0%	22.6%	28.6%	
2004	8.6	11.7	18.7	18.6	131.3	6.5%	8.9%	14.2%	14.2%	
2005	-19.3	-12.3	-12.4	-4.8	162.3	-11.9%	-7.6%	-7.6%	-3.0%	
2006	-16.2	-16.3	-8.7	3.2	166.2	-9.7%	-9.8%	-5.2%	1.9%	
2007	-15.9	-8.3	3.6	19.2	165.8	-9.6%	-5.0%	2.2%	11.6%	
2008	1.6	13.5	29.1	47.1	155.9	1.0%	8.7%	18.7%	30.2%	
2009	21.5	37.1	55.1	72	147.9	14.5%	25.1%	37.3%	48.7%	
2010	40	58	74.9		145	27.6%	40.0%	51.7%		
2011	63.1	80			139.9	45.1%	57.2%			
2012	76.9				143	53.8%				
<b>Average for the Metro:</b>	<b>31.8</b>	<b>35.7</b>	<b>39.5</b>	<b>43.9</b>		<b>32.8%</b>	<b>37.4%</b>	<b>42.0%</b>	<b>47.3%</b>	

<b>Peoria, IL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
	Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	27.7	32.9	36.5	39.4	46.8	59.2%	70.3%	78.0%	84.2%	
1990	29.3	32.9	35.8	36.8	50.4	58.1%	65.3%	71.0%	73.0%	
1991	27.5	30.4	31.4	32.8	55.8	49.3%	54.5%	56.3%	58.8%	
1992	27.1	28.1	29.5	28.9	59.1	45.9%	47.5%	49.9%	48.9%	
1993	24	25.4	24.8	29.9	63.2	38.0%	40.2%	39.2%	47.3%	
1994	20.7	20.1	25.2	28.4	67.9	30.5%	29.6%	37.1%	41.8%	
1995	17.9	23	26.2	39.2	70.1	25.5%	32.8%	37.4%	55.9%	

1996	18.6	21.8	34.8	38.2	74.5	25.0%	29.3%	46.7%	51.3%
1997	16.6	29.6	33	38.9	79.7	20.8%	37.1%	41.4%	48.8%
1998	26	29.4	35.3	38.8	83.3	31.2%	35.3%	42.4%	46.6%
1999	26.5	32.4	35.9	33.2	86.2	30.7%	37.6%	41.6%	38.5%
2000	31.4	34.9	32.2	29.7	87.2	36.0%	40.0%	36.9%	34.1%
2001	33.5	30.8	28.3	31.2	88.6	37.8%	34.8%	31.9%	35.2%
2002	31.4	28.9	31.8	42.3	88	35.7%	32.8%	36.1%	48.1%
2003	23.8	26.7	37.2	21.3	93.1	25.6%	28.7%	40.0%	22.9%
2004	23.5	34	18.1	22.6	96.3	24.4%	35.3%	18.8%	23.5%
2005	21	5.1	9.6	11.4	109.3	19.2%	4.7%	8.8%	10.4%
2006	1.7	6.2	8	5.3	112.7	1.5%	5.5%	7.1%	4.7%
2007	0.3	2.1	-0.6	4	118.6	0.3%	1.8%	-0.5%	3.4%
2008	-1.4	-4.1	0.5	2.2	122.1	-1.1%	-3.4%	0.4%	1.8%
2009	-1.4	3.2	4.9	1.3	119.4	-1.2%	2.7%	4.1%	1.1%
2010	5.7	7.4	3.8		116.9	4.9%	6.3%	3.3%	
2011	4.5	0.9			119.8	3.8%	0.8%		
2012	-9.6				130.3	-7.4%			
<b>Average for the Metro:</b>	<b>17.8</b>	<b>21.0</b>	<b>23.7</b>	<b>26.5</b>		<b>24.7%</b>	<b>29.1%</b>	<b>33.1%</b>	<b>37.2%</b>

<b>Philadelphia-Camden-Wilmington, PA-NJ</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	22.1	21.9	25.2	20.4	101.6	21.8%	21.6%	24.8%	20.1%
1990	17.2	20.5	15.7	16.1	106.3	16.2%	19.3%	14.8%	15.1%
1991	11	6.2	6.6	17.1	115.8	9.5%	5.4%	5.7%	14.8%
1992	7.6	8	18.5	32.5	114.4	6.6%	7.0%	16.2%	28.4%
1993	7	17.5	31.5	53.4	115.4	6.1%	15.2%	27.3%	46.3%
1994	16.1	30.1	52	68.3	116.8	13.8%	25.8%	44.5%	58.5%
1995	30.9	52.8	69.1	99.3	116	26.6%	45.5%	59.6%	85.6%
1996	45.1	61.4	91.6	106.5	123.7	36.5%	49.6%	74.1%	86.1%
1997	61.6	91.8	106.7	111.4	123.5	49.9%	74.3%	86.4%	90.2%
1998	88.5	103.4	108.1	104.6	126.8	69.8%	81.5%	85.3%	82.5%
1999	108.2	112.9	109.4	93.9	122	88.7%	92.5%	89.7%	77.0%
2000	112.5	109	93.5	92.5	122.4	91.9%	89.1%	76.4%	75.6%
2001	98.5	83	82	77.2	132.9	74.1%	62.5%	61.7%	58.1%
2002	69	68	63.2	66.5	146.9	47.0%	46.3%	43.0%	45.3%
2003	46.1	41.3	44.6	51.5	168.8	27.3%	24.5%	26.4%	30.5%
2004	25	28.3	35.2	35.6	185.1	13.5%	15.3%	19.0%	19.2%
2005	-1.9	5	5.4	8.4	215.3	-0.9%	2.3%	2.5%	3.9%

2006	-9.9	-9.5	-6.5	-4.8	230.2	-4.3%	-4.1%	-2.8%	-2.1%
2007	-14.2	-11.2	-9.5	-4.9	234.9	-6.0%	-4.8%	-4.0%	-2.1%
2008	-7.7	-6	-1.4	-2.4	231.4	-3.3%	-2.6%	-0.6%	-1.0%
2009	9.5	14.1	13.1	30.3	215.9	4.4%	6.5%	6.1%	14.0%
2010	15.1	14.1	31.3		214.9	7.0%	6.6%	14.6%	
2011	18.9	36.1			210.1	9.0%	17.2%		
2012	32.8				213.4	15.4%			
<b>Average for the Metro:</b>	<b>33.7</b>	<b>39.1</b>	<b>44.8</b>	<b>51.1</b>		<b>25.9%</b>	<b>30.3%</b>	<b>35.0%</b>	<b>40.3%</b>

Phoenix-Mesa-Scottsdale, AZ Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	26.5	34.9	41.4	47.6	78.8	33.6%	44.3%	52.5%	60.4%
1990	29.7	36.2	42.4	50.4	84	35.4%	43.1%	50.5%	60.0%
1991	34.7	40.9	48.9	53.9	85.5	40.6%	47.8%	57.2%	63.0%
1992	39.6	47.6	52.6	57	86.8	45.6%	54.8%	60.6%	65.7%
1993	45.3	50.3	54.7	63.4	89.1	50.8%	56.5%	61.4%	71.2%
1994	48	52.4	61.1	78	91.4	52.5%	57.3%	66.8%	85.3%
1995	47	55.7	72.6	150.6	96.8	48.6%	57.5%	75.0%	155.6%
1996	47.2	64.1	142.1	162.9	105.3	44.8%	60.9%	134.9%	154.7%
1997	55.7	133.7	154.5	143.7	113.7	49.0%	117.6%	135.9%	126.4%
1998	127.2	148	137.2	71.1	120.2	105.8%	123.1%	114.1%	59.2%
1999	141.8	131	64.9	10.6	126.4	112.2%	103.6%	51.3%	8.4%
2000	123	56.9	2.6	4.8	134.4	91.5%	42.3%	1.9%	3.6%
2001	51.9	-2.4	-0.2	-23.9	139.4	37.2%	-1.7%	-0.1%	-17.1%
2002	-6.8	-4.6	-28.3	3.8	143.8	-4.7%	-3.2%	-19.7%	2.6%
2003	-13.3	-37	-4.9	31.1	152.5	-8.7%	-24.3%	-3.2%	20.4%
2004	-53.9	-21.8	14.2	29.1	169.4	-31.8%	-12.9%	8.4%	17.2%
2005	-99.8	-63.8	-48.9	-31	247.4	-40.3%	-25.8%	-19.8%	-12.5%
2006	-84.6	-69.7	-51.8	-35.5	268.2	-31.5%	-26.0%	-19.3%	-13.2%
2007	-58.9	-41	-24.7	-10.7	257.4	-22.9%	-15.9%	-9.6%	-4.2%
2008	25.1	41.4	55.4	78.5	191.3	13.1%	21.6%	29.0%	41.0%
2009	95.7	109.7	132.8	150.1	137	69.9%	80.1%	96.9%	109.6%
2010	107.5	130.6	147.9		139.2	77.2%	93.8%	106.3%	
2011	154.3	171.6			115.5	133.6%	148.6%		
2012	139.5				147.6	94.5%			
<b>Average for the Metro:</b>	<b>42.6</b>	<b>46.3</b>	<b>48.5</b>	<b>51.7</b>		<b>41.5%</b>	<b>45.4%</b>	<b>46.9%</b>	<b>50.3%</b>

<b>Pittsfield, MA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2002	37.2	46.3	39.1	33.9	149.2	24.9%	31.0%	26.2%	22.7%
2003	32.3	25.1	19.9	20.2	163.2	19.8%	15.4%	12.2%	12.4%
2004	-4.5	-9.7	-9.4	-6.6	192.8	-2.3%	-5.0%	-4.9%	-3.4%
2005	-24.2	-23.9	-21.1	-11.6	207.3	-11.7%	-11.5%	-10.2%	-5.6%
2006	-29.5	-26.7	-17.2	-19.3	212.9	-13.9%	-12.5%	-8.1%	-9.1%
2007	-31.2	-21.7	-23.8	-9.5	217.4	-14.4%	-10.0%	-10.9%	-4.4%
2008	-16.9	-19	-4.7	-4.2	212.6	-7.9%	-8.9%	-2.2%	-2.0%
2009	7.2	21.5	22	36.8	186.4	3.9%	11.5%	11.8%	19.7%
2010	12.4	12.9	27.7		195.5	6.3%	6.6%	14.2%	
2011	20.1	34.9			188.3	10.7%	18.5%		
2012	40.1				183.1	21.9%			
<b>Average for the Metro:</b>	<b>3.9</b>	<b>4.0</b>	<b>3.6</b>	<b>5.0</b>		<b>3.4%</b>	<b>3.5%</b>	<b>3.1%</b>	<b>3.8%</b>

<b>Port St. Lucie, FL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2008	21.9	48.9	72.7	83.9	156.1	14.0%	31.3%	46.6%	53.7%
2009	90	113.8	125	135	115	78.3%	99.0%	108.7%	117.4%
2010	117.9	129.1	139.1		110.9	106.3%	116.4%	125.4%	
2011	128	138			112	114.3%	123.2%		
2012	131				119	110.1%			
<b>Average for the Metro:</b>	<b>97.8</b>	<b>107.5</b>	<b>112.3</b>	<b>109.5</b>		<b>84.6%</b>	<b>92.5%</b>	<b>93.6%</b>	<b>85.6%</b>

<b>Portland-South Portland, ME</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2000	107.3	93.9	68.1	82.6	135.4	79.2%	69.4%	50.3%	61.0%
2001	76.8	51	65.5	61.2	152.5	50.4%	33.4%	43.0%	40.1%
2002	31.4	45.9	41.6	47.4	172.1	18.2%	26.7%	24.2%	27.5%
2003	24.9	20.6	26.4	35.8	193.1	12.9%	10.7%	13.7%	18.5%
2004	-11.1	-5.3	4.1	2.9	224.8	-4.9%	-2.4%	1.8%	1.3%
2005	-27.1	-17.7	-18.9	-9.3	246.6	-11.0%	-7.2%	-7.7%	-3.8%
2006	-14.9	-16.1	-6.5	4.9	243.8	-6.1%	-6.6%	-2.7%	2.0%
2007	-15	-5.4	6	25.4	242.7	-6.2%	-2.2%	2.5%	10.5%
2008	8	19.4	38.8	60.4	229.3	3.5%	8.5%	16.9%	26.3%
2009	45.2	64.6	86.2	106.1	203.5	22.2%	31.7%	42.4%	52.1%
2010	50.1	71.7	91.6		218	23.0%	32.9%	42.0%	

2011	76	95.9			213.7	35.6%	44.9%		
2012	90.1				219.5	41.0%			
<b>Average for the Metro:</b>	<b>34.0</b>	<b>34.9</b>	<b>36.6</b>	<b>41.7</b>		<b>19.8%</b>	<b>20.0%</b>	<b>20.6%</b>	<b>23.6%</b>

<b>Portland-Vancouver-Hillsboro, OR-WA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	70.2	80.9	86.5	93.3	69	101.7%	117.2%	125.4%	135.2%
1990	71.7	77.3	84.1	89.2	78.2	91.7%	98.8%	107.5%	114.1%
1991	68.4	75.2	80.3	82.4	87.1	78.5%	86.3%	92.2%	94.6%
1992	66.2	71.3	73.4	81.4	96.1	68.9%	74.2%	76.4%	84.7%
1993	63.1	65.2	73.2	84.6	104.3	60.5%	62.5%	70.2%	81.1%
1994	54.5	62.5	73.9	91.5	115	47.4%	54.3%	64.3%	79.6%
1995	51.2	62.6	80.2	118.6	126.3	40.5%	49.6%	63.5%	93.9%
1996	49.7	67.3	105.7	141.6	139.2	35.7%	48.3%	75.9%	101.7%
1997	56.6	95	130.9	145.3	149.9	37.8%	63.4%	87.3%	96.9%
1998	89.4	125.3	139.7	124.6	155.5	57.5%	80.6%	89.8%	80.1%
1999	118.5	132.9	117.8	81.8	162.3	73.0%	81.9%	72.6%	50.4%
2000	127.8	112.7	76.7	69.9	167.4	76.3%	67.3%	45.8%	41.8%
2001	110.6	74.6	67.8	50	169.5	65.3%	44.0%	40.0%	29.5%
2002	66.6	59.8	42	55.4	177.5	37.5%	33.7%	23.7%	31.2%
2003	48.4	30.6	44	76.6	188.9	25.6%	16.2%	23.3%	40.6%
2004	13	26.4	59	79.5	206.5	6.3%	12.8%	28.6%	38.5%
2005	-12	20.6	41.1	67.2	244.9	-4.9%	8.4%	16.8%	27.4%
2006	-15.3	5.2	31.3	70.4	280.8	-5.4%	1.9%	11.1%	25.1%
2007	-9.2	16.9	56	86.6	295.2	-3.1%	5.7%	19.0%	29.3%
2008	32	71.1	101.7	115.6	280.1	11.4%	25.4%	36.3%	41.3%
2009	107.1	137.7	151.6	165.2	244.1	43.9%	56.4%	62.1%	67.7%
2010	144.5	158.4	172		237.3	60.9%	66.8%	72.5%	
2011	176.2	189.8			219.5	80.3%	86.5%		
2012	176.4				232.9	75.7%			
<b>Average for the Metro:</b>	<b>71.9</b>	<b>79.1</b>	<b>85.9</b>	<b>93.8</b>		<b>48.5%</b>	<b>54.0%</b>	<b>59.3%</b>	<b>65.9%</b>

<b>Providence-Warwick, RI-MA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	-12.7	-11.1	-6.1	-1.5	137	-9.3%	-8.1%	-4.5%	-1.1%
1990	-8.7	-3.7	0.9	10.4	134.6	-6.5%	-2.7%	0.7%	7.7%
1991	0.1	4.7	14.2	35.5	130.8	0.1%	3.6%	10.9%	27.1%



1992	10.8	20.3	41.6	78.6	124.7	8.7%	16.3%	33.4%	63.0%
1993	22.6	43.9	80.9	120.5	122.4	18.5%	35.9%	66.1%	98.4%
1994	43.8	80.8	120.4	154.4	122.5	35.8%	66.0%	98.3%	126.0%
1995	81.7	121.3	155.3	171.8	121.6	67.2%	99.8%	127.7%	141.3%
1996	118.6	152.6	169.1	165.3	124.3	95.4%	122.8%	136.0%	133.0%
1997	151	167.5	163.7	160.6	125.9	119.9%	133.0%	130.0%	127.6%
1998	162.5	158.7	155.6	119.7	130.9	124.1%	121.2%	118.9%	91.4%
1999	154.1	151	115.1	83	135.5	113.7%	111.4%	84.9%	61.3%
2000	141.5	105.6	73.5	83.5	145	97.6%	72.8%	50.7%	57.6%
2001	84.3	52.2	62.2	50.9	166.3	50.7%	31.4%	37.4%	30.6%
2002	15.2	25.2	13.9	11.4	203.3	7.5%	12.4%	6.8%	5.6%
2003	-14.4	-25.7	-28.2	-12.1	242.9	-5.9%	-10.6%	-11.6%	-5.0%
2004	-59.7	-62.2	-46.1	-38.1	276.9	-21.6%	-22.5%	-16.6%	-13.8%
2005	-78.7	-62.6	-54.6	-44.6	293.4	-26.8%	-21.3%	-18.6%	-15.2%
2006	-58.8	-50.8	-40.8	-25.4	289.6	-20.3%	-17.5%	-14.1%	-8.8%
2007	-47.7	-37.7	-22.3	-8	286.5	-16.6%	-13.2%	-7.8%	-2.8%
2008	-1.8	13.6	27.9	41.9	250.6	-0.7%	5.4%	11.1%	16.7%
2009	45.7	60	74	92.6	218.5	20.9%	27.5%	33.9%	42.4%
2010	50	64	82.6		228.5	21.9%	28.0%	36.1%	
2011	75.3	93.9			217.2	34.7%	43.2%		
2012	96.4				214.7	44.9%			
<b>Average for the Metro:</b>	<b>40.5</b>	<b>46.2</b>	<b>52.4</b>	<b>59.5</b>		<b>31.4%</b>	<b>36.3%</b>	<b>41.4%</b>	<b>46.8%</b>

Punta Gorda, FL	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2008	13.5	35.4	51.5	65.5	154.5	8.7%	22.9%	33.3%	42.4%
2009	74.9	91	105	115	115	65.1%	79.1%	91.3%	100.0%
2010	100.5	114.5	124.5		105.5	95.3%	108.5%	118.0%	
2011	121.3	131.3			98.7	122.9%	133.0%		
2012	114.1				115.9	98.4%			
<b>Average for the Metro:</b>	<b>84.9</b>	<b>93.1</b>	<b>93.7</b>	<b>90.3</b>		<b>78.1%</b>	<b>85.9%</b>	<b>80.9%</b>	<b>71.2%</b>

Raleigh, NC	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1991	47.6	52.5	51	52.5	82.3	57.8%	63.8%	62.0%	63.8%
1992	49	47.5	49	54.3	85.8	57.1%	55.4%	57.1%	63.3%
1993	45.4	46.9	52.2	53.8	87.9	51.6%	53.4%	59.4%	61.2%

1994	40.6	45.9	47.5	54.5	94.2	43.1%	48.7%	50.4%	57.9%
1995	37	38.6	45.6	67.4	103.1	35.9%	37.4%	44.2%	65.4%
1996	23.5	30.5	52.3	68.9	118.2	19.9%	25.8%	44.2%	58.3%
1997	24.5	46.3	62.9	72	124.2	19.7%	37.3%	50.6%	58.0%
1998	40.6	57.2	66.3	65.6	129.9	31.3%	44.0%	51.0%	50.5%
1999	52.3	61.4	60.7	53.7	134.8	38.8%	45.5%	45.0%	39.8%
2000	62.9	62.2	55.2	57.1	133.3	47.2%	46.7%	41.4%	42.8%
2001	60.7	53.7	55.6	50.4	134.8	45.0%	39.8%	41.2%	37.4%
2002	48.4	50.3	45.1	48.4	140.1	34.5%	35.9%	32.2%	34.5%
2003	48.7	43.5	46.8	55.2	141.7	34.4%	30.7%	33.0%	39.0%
2004	36.5	39.8	48.2	59.9	148.7	24.5%	26.8%	32.4%	40.3%
2005	18	26.4	38.1	67.7	170.5	10.6%	15.5%	22.3%	39.7%
2006	9.8	21.5	51.1	60.8	187.1	5.2%	11.5%	27.3%	32.5%
2007	12.4	42	51.7	70.6	196.2	6.3%	21.4%	26.4%	36.0%
2008	42.7	52.4	71.3	88.1	195.5	21.8%	26.8%	36.5%	45.1%
2009	59.4	78.3	95.1	103	188.5	31.5%	41.5%	50.5%	54.6%
2010	76.4	93.2	101.1		190.4	40.1%	48.9%	53.1%	
2011	98.4	106.3			185.2	53.1%	57.4%		
2012	103				188.5	54.6%			
<b>Average for the Metro:</b>	<b>47.2</b>	<b>52.2</b>	<b>57.3</b>	<b>63.4</b>		<b>34.7%</b>	<b>38.8%</b>	<b>43.0%</b>	<b>48.4%</b>

<b>Reading, PA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2000	67.7	68.7	65.8	66.3	87	77.8%	79.0%	75.6%	76.2%
2001	60.8	57.9	58.4	48.2	94.9	64.1%	61.0%	61.5%	50.8%
2002	58.1	58.6	48.4	51.3	94.7	61.4%	61.9%	51.1%	54.2%
2003	46.8	36.6	39.5	41.7	106.5	43.9%	34.4%	37.1%	39.2%
2004	22	24.9	27.1	27.6	121.1	18.2%	20.6%	22.4%	22.8%
2005	9.4	11.6	12.1	13.6	136.6	6.9%	8.5%	8.9%	10.0%
2006	5	5.5	7	13	143.2	3.5%	3.8%	4.9%	9.1%
2007	-6	-4.5	1.5	9.9	154.7	-3.9%	-2.9%	1.0%	6.4%
2008	-5.5	0.5	8.9	7.9	155.7	-3.5%	0.3%	5.7%	5.1%
2009	3.4	11.8	10.8	21	152.8	2.2%	7.7%	7.1%	13.7%
2010	11.3	10.3	20.5		153.3	7.4%	6.7%	13.4%	
2011	20.5	30.7			143.1	14.3%	21.5%		
2012	27.8				146	19.0%			
<b>Average for the Metro:</b>	<b>24.7</b>	<b>26.1</b>	<b>27.3</b>	<b>30.1</b>		<b>23.9%</b>	<b>25.2%</b>	<b>26.2%</b>	<b>28.7%</b>

<b>Reno, NV</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
1989	37.4	40.8	44.6	48	102.6	36.5%	39.8%	43.5%	46.8%	
1990	33.7	37.5	40.9	47.6	109.7	30.7%	34.2%	37.3%	43.4%	
1991	32.1	35.5	42.2	50	115.1	27.9%	30.8%	36.7%	43.4%	
1992	32.7	39.4	47.2	65.3	117.9	27.7%	33.4%	40.0%	55.4%	
1993	31	38.8	56.9	78.6	126.3	24.5%	30.7%	45.1%	62.2%	
1994	31.5	49.6	71.3	150.7	133.6	23.6%	37.1%	53.4%	112.8%	
1995	46.1	67.8	147.2	212.8	137.1	33.6%	49.5%	107.4%	155.2%	
1996	64.9	144.3	209.9	207.2	140	46.4%	103.1%	149.9%	148.0%	
1997	140.9	206.5	203.8	178	143.4	98.3%	144.0%	142.1%	124.1%	
1998	202.7	200	174.2	111.9	147.2	137.7%	135.9%	118.3%	76.0%	
1999	196.6	170.8	108.5	43.2	150.6	130.5%	113.4%	72.0%	28.7%	
2000	164.1	101.8	36.5	22.2	157.3	104.3%	64.7%	23.2%	14.1%	
2001	94	28.7	14.4	-7.1	165.1	56.9%	17.4%	8.7%	-4.3%	
2002	10.6	-3.7	-25.2	-13.5	183.2	5.8%	-2.0%	-13.8%	-7.4%	
2003	-25.4	-46.9	-35.2	13.5	204.9	-12.4%	-22.9%	-17.2%	6.6%	
2004	-126.3	-114.6	-65.9	-36.8	284.3	-44.4%	-40.3%	-23.2%	-12.9%	
2005	-180.2	-131.5	-102.4	-66.3	349.9	-51.5%	-37.6%	-29.3%	-18.9%	
2006	-128.8	-99.7	-63.6	-41.2	347.2	-37.1%	-28.7%	-18.3%	-11.9%	
2007	-73.9	-37.8	-15.4	23.7	321.4	-23.0%	-11.8%	-4.8%	7.4%	
2008	24.5	46.9	86	124	259.1	9.5%	18.1%	33.2%	47.9%	
2009	112.2	151.3	189.3	200.1	193.8	57.9%	78.1%	97.7%	103.3%	
2010	165.6	203.6	214.4		179.5	92.3%	113.4%	119.4%		
2011	225.1	235.9			158	142.5%	149.3%			
2012	224.2				169.7	132.1%				
<b>Average for the Metro:</b>	<b>55.6</b>	<b>59.3</b>	<b>62.7</b>	<b>67.2</b>		<b>43.8%</b>	<b>45.6%</b>	<b>46.4%</b>	<b>48.6%</b>	

<b>Richmond, VA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
1990	26.7	34.5	41	42.3	87.5	30.5%	39.4%	46.9%	48.3%	
1991	29.5	36	37.3	40.8	92.5	31.9%	38.9%	40.3%	44.1%	
1992	34.6	35.9	39.4	48.4	93.9	36.8%	38.2%	42.0%	51.5%	
1993	35.7	39.2	48.2	61	94.1	37.9%	41.7%	51.2%	64.8%	
1994	37.9	46.9	59.7	75.3	95.4	39.7%	49.2%	62.6%	78.9%	
1995	39.2	52	67.6	98.8	103.1	38.0%	50.4%	65.6%	95.8%	
1996	46.4	62	93.2	116.8	108.7	42.7%	57.0%	85.7%	107.5%	

1997	56.5	87.7	111.3	119.5	114.2	49.5%	76.8%	97.5%	104.6%
1998	79.9	103.5	111.7	101.5	122	65.5%	84.8%	91.6%	83.2%
1999	97	105.2	95		128.5	75.5%	81.9%	73.9%	
2000	103.9	93.7			129.8	80.0%	72.2%		
2001	90.2			53.8	133.3	67.7%			40.4%
2002			44.8	51.3	142.3			31.5%	36.1%
2003		32	38.5	52.4	155.1		20.6%	24.8%	33.8%
2004	16.4	22.9	36.8	49.5	170.7	9.6%	13.4%	21.6%	29.0%
2005	-8.3	5.6	18.3	25.4	201.9	-4.1%	2.8%	9.1%	12.6%
2006	-18	-5.3	1.8	9.9	225.5	-8.0%	-2.4%	0.8%	4.4%
2007	-13.5	-6.4	1.7	16.8	233.7	-5.8%	-2.7%	0.7%	7.2%
2008	3.8	11.9	27	35.3	223.5	1.7%	5.3%	12.1%	15.8%
2011	71.7	91.6			187.1	38.3%	49.0%		
2012	85.1				193.6	44.0%			
<b>Average for the Metro:</b>	<b>42.9</b>	<b>47.2</b>	<b>51.4</b>	<b>58.8</b>		<b>35.3%</b>	<b>39.8%</b>	<b>44.6%</b>	<b>50.5%</b>

<b>Riverside-San Bernardino-Ontario, CA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
1989	-8.9	-9.8	-2.6	4.6	124.1	-7.2%	-7.9%	-2.1%	3.7%	
1990	-17.8	-10.6	-3.4	6.5	132.1	-13.5%	-8.0%	-2.6%	4.9%	
1991	-13.9	-6.7	3.2	21.3	135.4	-10.3%	-4.9%	2.4%	15.7%	
1992	-7.5	2.4	20.5	40.3	136.2	-5.5%	1.8%	15.1%	29.6%	
1993	4.2	22.3	42.1	86.6	134.4	3.1%	16.6%	31.3%	64.4%	
1994	27.6	47.4	91.9	167.3	129.1	21.4%	36.7%	71.2%	129.6%	
1995	55.6	100.1	175.5	253.3	120.9	46.0%	82.8%	145.2%	209.5%	
1996	105.8	181.2	259	285.5	115.2	91.8%	157.3%	224.8%	247.8%	
1997	182.1	259.9	286.4	265.2	114.3	159.3%	227.4%	250.6%	232.0%	
1998	252.7	279.2	258	112.7	121.5	208.0%	229.8%	212.3%	92.8%	
1999	272	250.8	105.5	40.98	128.7	211.3%	194.9%	82.0%	31.8%	
2000	240.9	95.6	31.08	40.7	138.6	173.8%	69.0%	22.4%	29.4%	
2001	77.5	12.98	22.6	15.6	156.7	49.5%	8.3%	14.4%	10.0%	
2002	-6.82	2.8	-4.2	12.8	176.5	-3.9%	1.6%	-2.4%	7.3%	
2003	-41.7	-48.7	-31.7	20.41	221	-18.9%	-22.0%	-14.3%	9.2%	
2004	-124.1	-107.1	-54.99	-22.5	296.4	-41.9%	-36.1%	-18.6%	-7.6%	
2005	-184.9	-132.79	-100.3	-83.5	374.2	-49.4%	-35.5%	-26.8%	-22.3%	
2006	-159.29	-126.8	-110	-90.7	400.7	-39.8%	-31.6%	-27.5%	-22.6%	
2007	-105.6	-88.8	-69.5	-43.5	379.5	-27.8%	-23.4%	-18.3%	-11.5%	
2008	56.5	75.8	101.8	125.8	234.2	24.1%	32.4%	43.5%	53.7%	

2009	140.32	166.32	190.32	206.57	169.68	82.7%	98.0%	112.2%	121.7%
2010	156.7	180.7	196.95		179.3	87.4%	100.8%	109.8%	
2011	187.7	203.95			172.3	108.9%	118.4%		
2012	186.95				189.3	98.8%			
<b>Average for the Metro:</b>	<b>53.2</b>	<b>58.7</b>	<b>64.0</b>	<b>69.8</b>		<b>47.8%</b>	<b>52.4%</b>	<b>55.7%</b>	<b>58.5%</b>

<b>Rochester, NY</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	8.2	8.8	11.1	9.7	83.1	9.9%	10.6%	13.4%	11.7%
1990	7.4	9.7	8.3	8.2	84.5	8.8%	11.5%	9.8%	9.7%
1991	7.9	6.5	6.4	11.3	86.3	9.2%	7.5%	7.4%	13.1%
1992	3.1	3	7.9	9.6	89.7	3.5%	3.3%	8.8%	10.7%
1993	2.9	7.8	9.5	15.1	89.8	3.2%	8.7%	10.6%	16.8%
1994	7	8.7	14.3	18.2	90.6	7.7%	9.6%	15.8%	20.1%
1995	9.3	14.9	18.8	27.5	90	10.3%	16.6%	20.9%	30.6%
1996	13.6	17.5	26.2	25.1	91.3	14.9%	19.2%	28.7%	27.5%
1997	16.9	25.6	24.5	27.5	91.9	18.4%	27.9%	26.7%	29.9%
1998	23.3	22.2	25.2	24.1	94.2	24.7%	23.6%	26.8%	25.6%
1999	23.6	26.6	25.5	25.7	92.8	25.4%	28.7%	27.5%	27.7%
2000	26.7	25.6	25.8	31	92.7	28.8%	27.6%	27.8%	33.4%
2001	20.7	20.9	26.1	27.3	97.6	21.2%	21.4%	26.7%	28.0%
2002	19.2	24.4	25.6	26.9	99.3	19.3%	24.6%	25.8%	27.1%
2003	18.8	20	21.3	26	104.9	17.9%	19.1%	20.3%	24.8%
2004	16.1	17.4	22.1	20.8	108.8	14.8%	16.0%	20.3%	19.1%
2005	8.7	13.4	12.1	16.5	117.5	7.4%	11.4%	10.3%	14.0%
2006	14.5	13.2	17.6	17	116.4	12.5%	11.3%	15.1%	14.6%
2007	10.2	14.6	14	18.3	119.4	8.5%	12.2%	11.7%	15.3%
2008	15.7	15.1	19.4	28.6	118.3	13.3%	12.8%	16.4%	24.2%
2009	14.9	19.2	28.4	35.7	118.5	12.6%	16.2%	24.0%	30.1%
2010	14	23.2	30.5		123.7	11.3%	18.8%	24.7%	
2011	22	29.3			124.9	17.6%	23.5%		
2012	28				126.2	22.2%			
<b>Average for the Metro:</b>	<b>14.7</b>	<b>16.9</b>	<b>19.1</b>	<b>21.4</b>		<b>14.3%</b>	<b>16.6%</b>	<b>19.1%</b>	<b>21.6%</b>

<b>Rockford, IL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	20.4	20.4	23.7	25	49	41.6%	41.6%	48.4%	51.0%

1990	15.5	18.8	20.1	21.1	53.9	28.8%	34.9%	37.3%	39.1%
1991	17	18.3	19.3	23.7	55.7	30.5%	32.9%	34.6%	42.5%
1992	14.8	15.8	20.2	24.4	59.2	25.0%	26.7%	34.1%	41.2%
1993	11.4	15.8	20	35.8	63.6	17.9%	24.8%	31.4%	56.3%
1994	13	17.2	33	37.2	66.4	19.6%	25.9%	49.7%	56.0%
1995	15.2	31	35.2	49.8	68.4	22.2%	45.3%	51.5%	72.8%
1996	30	34.2	48.8	49.9	69.4	43.2%	49.3%	70.3%	71.9%
1997	34.2	48.8	49.9	49.9	69.4	49.3%	70.3%	71.9%	71.9%
1998	45.5	46.6	46.6	44.3	72.7	62.6%	64.1%	64.1%	60.9%
1999	45.3	45.3	43	34.2	74	61.2%	61.2%	58.1%	46.2%
2000	44.3	42	33.2	31.9	75	59.1%	56.0%	44.3%	42.5%
2001	37.6	28.8	27.5	12.6	79.4	47.4%	36.3%	34.6%	15.9%
2002	24.6	23.3	8.4	5.6	83.6	29.4%	27.9%	10.0%	6.7%
2003	7.5	-7.4	-10.2	-12.8	99.4	7.5%	-7.4%	-10.3%	-12.9%
2004	-11.6	-14.4	-17	-17.3	103.6	-11.2%	-13.9%	-16.4%	-16.7%
2005	-29	-31.6	-31.9	-26.8	118.2	-24.5%	-26.7%	-27.0%	-22.7%
2006	-32.7	-33	-27.9	-12.2	119.3	-27.4%	-27.7%	-23.4%	-10.2%
2007	-33	-27.9	-12.2	-1.5	119.3	-27.7%	-23.4%	-10.2%	-1.3%
2008	-25.6	-9.9	0.8	7.5	117	-21.9%	-8.5%	0.7%	6.4%
2009	-1.1	9.6	16.3	20.1	108.2	-1.0%	8.9%	15.1%	18.6%
2010	10.9	17.6	21.4		106.9	10.2%	16.5%	20.0%	
2011	32.5	36.3			92	35.3%	39.5%		
2012	39.1				89.2	43.8%			
<b>Average for the Metro:</b>	<b>13.6</b>	<b>15.0</b>	<b>16.7</b>	<b>19.2</b>		<b>21.7%</b>	<b>24.1%</b>	<b>26.8%</b>	<b>30.3%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
	7	8	9	10	Initial Price	7	8	9	10	
1989	3.6	4.4	13.9	19.8	111.7	3.2%	3.9%	12.4%	17.7%	
1990	-21.4	-11.9	-6	7.7	137.5	-15.6%	-8.7%	-4.4%	5.6%	
1991	-9.9	-4	9.7	37.7	135.5	-7.3%	-3.0%	7.2%	27.8%	
1992	-2.5	11.2	39.2	76.2	134	-1.9%	8.4%	29.3%	56.9%	
1993	16	44	81	118.4	129.2	12.4%	34.1%	62.7%	91.6%	
1994	48.7	85.7	123.1	192.5	124.5	39.1%	68.8%	98.9%	154.6%	
1995	90.7	128.1	197.5	256.4	119.5	75.9%	107.2%	165.3%	214.6%	
1996	132.3	201.7	260.6	259.2	115.3	114.7%	174.9%	226.0%	224.8%	
1997	200.9	259.8	258.4	226.7	116.1	173.0%	223.8%	222.6%	195.3%	
1998	250.3	248.9	217.2	91.1	125.6	199.3%	198.2%	172.9%	72.5%	
1999	243	211.3	85.2	49.04	131.5	184.8%	160.7%	64.8%	37.3%	

2000	197.6	71.5	35.34	39	145.2	136.1%	49.2%	24.3%	26.9%
2001	43.5	7.34	11	-7.1	173.2	25.1%	4.2%	6.4%	-4.1%
2002	-29.66	-26	-44.1	-33.39	210.2	-14.1%	-12.4%	-21.0%	-15.9%
2003	-63.4	-81.5	-70.79	-8.08	247.6	-25.6%	-32.9%	-28.6%	-3.3%
2004	-150.9	-140.19	-77.48	-48.3	317	-47.6%	-44.2%	-24.4%	-15.2%
2005	-199.09	-136.38	-107.2	-84.9	375.9	-53.0%	-36.3%	-28.5%	-22.6%
2006	-134.98	-105.8	-83.5	-59	374.5	-36.0%	-28.3%	-22.3%	-15.8%
2007	-74.1	-51.8	-27.3	-2.8	342.8	-21.6%	-15.1%	-8.0%	-0.8%
2008	74.3	98.8	123.3	148.3	216.7	34.3%	45.6%	56.9%	68.4%
2009	134.96	159.46	184.46	198.96	180.54	74.8%	88.3%	102.2%	110.2%
2010	155.8	180.8	195.3		184.2	84.6%	98.2%	106.0%	
2011	198.9	213.4			166.1	119.7%	128.5%		
2012	202.69				176.81	114.6%			
<b>Average for the Metro:</b>	<b>54.5</b>	<b>59.5</b>	<b>64.5</b>	<b>70.4</b>		<b>48.7%</b>	<b>52.7%</b>	<b>55.5%</b>	<b>58.4%</b>

<b>Saginaw, MI</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
1989	19.5	24.4	31.2	35	46.9	41.6%	52.0%	66.5%	74.6%	
1990	23.2	30	33.8	32.1	48.1	48.2%	62.4%	70.3%	66.7%	
1991	26.6	30.4	28.7	33.2	51.5	51.7%	59.0%	55.7%	64.5%	
1993	21.9	26.4			58.3	37.6%	45.3%			
1994	25.8				58.9	43.8%				
1995					61.5					
1996					66.4					
1997				10.8	71.3				15.1%	
1998			4	-15.9	78.1			5.1%	-20.4%	
1999		0.2	-19.7	-25	81.9		0.2%	-24.1%	-30.5%	
2000	1.9	-18	-23.3		80.2	2.4%	-22.4%	-29.1%		
2001	-22.5	-27.8			84.7	-26.6%	-32.8%			
2007					82.1					
2008					62.2					
2009					56.9					
<b>Average for the Metro:</b>	<b>13.8</b>	<b>9.4</b>	<b>9.1</b>	<b>11.7</b>		<b>28.4%</b>	<b>23.4%</b>	<b>24.1%</b>	<b>28.3%</b>	

<b>Saint Louis, MO-IL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
1989	15.4	21.3	26.5	27.7	81.8	18.8%	26.0%	32.4%	33.9%	

1990	21.5	26.7	27.9	33.8	81.6	26.3%	32.7%	34.2%	41.4%
1991	23.7	24.9	30.8	39.1	84.6	28.0%	29.4%	36.4%	46.2%
1992	21	26.9	35.2	36	88.5	23.7%	30.4%	39.8%	40.7%
1993	25.1	33.4	34.2	38.7	90.3	27.8%	37.0%	37.9%	42.9%
1994	33.2	34	38.5	44.5	90.5	36.7%	37.6%	42.5%	49.2%
1995	31.1	35.6	41.6	54.5	93.4	33.3%	38.1%	44.5%	58.4%
1996	31.8	37.8	50.7	58.5	97.2	32.7%	38.9%	52.2%	60.2%
1997	31.9	44.8	52.6	49.4	103.1	30.9%	43.5%	51.0%	47.9%
1998	39.6	47.4	44.2	31.4	108.3	36.6%	43.8%	40.8%	29.0%
1999	46.2	43	30.2	23.8	109.5	42.2%	39.3%	27.6%	21.7%
2000	37.1	24.3	17.9	22.1	115.4	32.1%	21.1%	15.5%	19.2%
2001	16	9.6	13.8	4.1	123.7	12.9%	7.8%	11.2%	3.3%
2002	8.8	13	3.3	5.5	124.5	7.1%	10.4%	2.7%	4.4%
2003	8.5	-1.2	1	11.8990704	129	6.6%	-0.9%	0.8%	9.2%
2004	-7.2	-5	5.899070385	13.6626826	135	-5.3%	-3.7%	4.4%	10.1%
2005	-17.9	-7.00092961	0.762682603	10.1	147.9	-12.1%	-4.7%	0.5%	6.8%
2006	-14.8009296	-7.0373174	2.3	8.2	155.7	-9.5%	-4.5%	1.5%	5.3%
2007	-3.8373174	5.5	11.4	16.9	152.5	-2.5%	3.6%	7.5%	11.1%
2008	18.3	24.2	29.7	37.8	139.7	13.1%	17.3%	21.3%	27.1%
2009	30.6	36.1	44.2	54.2	133.3	23.0%	27.1%	33.2%	40.7%
2010	31.9	40	50		137.5	23.2%	29.1%	36.4%	
2011	49.7	59.7			127.8	38.9%	46.7%		
2012	57.5				130	44.2%			
<b>Average for the Metro:</b>	<b>22.3</b>	<b>24.7</b>	<b>26.9</b>	<b>29.6</b>		<b>21.2%</b>	<b>23.7%</b>	<b>26.1%</b>	<b>29.0%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
2003	22.9	-4.4	-2.9	17.9	150.6	15.2%	-2.9%	-1.9%	11.9%
2004	-8.4	-6.9	13.9	33.1	154.6	-5.4%	-4.5%	9.0%	21.4%
2005	-30	-9.2	10	32.6	177.7	-16.9%	-5.2%	5.6%	18.3%
2006	-44.4	-25.2	-2.6	24.3	212.9	-20.9%	-11.8%	-1.2%	11.4%
2007	-40.6	-18	8.9	37.2	228.3	-17.8%	-7.9%	3.9%	16.3%
2008	1.5	28.4	56.7	86	208.8	0.7%	13.6%	27.2%	41.2%
2009	53.5	81.8	111.1	127	183.7	29.1%	44.5%	60.5%	69.1%
2010	92	121.3	137.2		173.5	53.0%	69.9%	79.1%	
2011	148.6	164.5			146.2	101.6%	112.5%		
2012	163				147.7	110.4%			
<b>Average for the Metro:</b>	<b>35.8</b>	<b>36.9</b>	<b>41.5</b>	<b>51.2</b>		<b>24.9%</b>	<b>23.1%</b>	<b>22.8%</b>	<b>27.1%</b>



<b>Salt Lake City, UT</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	53.3	59.2	64.1	68.5	69.4	76.8%	85.3%	92.4%	98.7%
1990	59.2	64.1	68.5	72.1	69.4	85.3%	92.4%	98.7%	103.9%
1991	60.7	65.1	68.7	74.8	72.8	83.4%	89.4%	94.4%	102.7%
1992	61.4	65	71.1	72.3	76.5	80.3%	85.0%	92.9%	94.5%
1993	56.6	62.7	63.9	63.1	84.9	66.7%	73.9%	75.3%	74.3%
1994	49.6	50.8	50	60	98	50.6%	51.8%	51.0%	61.2%
1995	35.1	34.3	44.3	60.2	113.7	30.9%	30.2%	39.0%	52.9%
1996	25.3	35.3	51.2	80.3	122.7	20.6%	28.8%	41.7%	65.4%
1997	29.4	45.3	74.4	103.4	128.6	22.9%	35.2%	57.9%	80.4%
1998	40.4	69.5	98.5	96.1	133.5	30.3%	52.1%	73.8%	72.0%
1999	65.1	94.1	91.7	79.1	137.9	47.2%	68.2%	66.5%	57.4%
2000	90.5	88.1	75.5	65	141.5	64.0%	62.3%	53.4%	45.9%
2001	82	69.4	58.9	34.6	147.6	55.6%	47.0%	39.9%	23.4%
2002	68.2	57.7	33.4	55.9	148.8	45.8%	38.8%	22.4%	37.6%
2003	58.5	34.2	56.7	82.6	148	39.5%	23.1%	38.3%	55.8%
2004	24.2	46.7	72.6	81.1	158	15.3%	29.6%	45.9%	51.3%
2005	30.8	56.7	65.2	81.1	173.9	17.7%	32.6%	37.5%	46.6%
2006	27.6	36.1	52	69.5	203	13.6%	17.8%	25.6%	34.2%
2007	7.1	23	40.5	76.85	232	3.1%	9.9%	17.5%	33.1%
2008	25.4	42.9	79.25	102.1	229.6	11.1%	18.7%	34.5%	44.5%
2009	55.5	91.85	114.7	138.2	217	25.6%	42.3%	52.9%	63.7%
2010	102.35	125.2	148.7		206.5	49.6%	60.6%	72.0%	
2011	149.5	173			182.2	82.1%	95.0%		
2012	150.5				204.7	73.5%			
<b>Average for the Metro:</b>	<b>58.7</b>	<b>64.8</b>	<b>70.2</b>	<b>77.0</b>		<b>45.5%</b>	<b>50.9%</b>	<b>55.6%</b>	<b>61.9%</b>

<b>San Antonio-New Braunfels, TX</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	20.7	22.6	24.5	26.9	64.2	32.2%	35.2%	38.2%	41.9%
1990	23.2	25.1	27.5	32.4	63.6	36.5%	39.5%	43.2%	50.9%
1991	23.8	26.2	31.1	38.9	64.9	36.7%	40.4%	47.9%	59.9%
1992	20.7	25.6	33.4	40	70.4	29.4%	36.4%	47.4%	56.8%
1993	19	26.8	33.4	41.1	77	24.7%	34.8%	43.4%	53.4%
1994	25.6	32.2	39.9	44.5	78.2	32.7%	41.2%	51.0%	56.9%

1995	29.6	37.3	41.9	53.1	80.8	36.6%	46.2%	51.9%	65.7%
1996	33.2	37.8	49	56.8	84.9	39.1%	44.5%	57.7%	66.9%
1997	35.9	47.1	54.9	66.4	86.8	41.4%	54.3%	63.2%	76.5%
1998	45.2	53	64.5	64.1	88.7	51.0%	59.8%	72.7%	72.3%
1999	50.6	62.1	61.7	58.2	91.1	55.5%	68.2%	67.7%	63.9%
2000	57.2	56.8	53.3	55	96	59.6%	59.2%	55.5%	57.3%
2001	49	45.5	47.2	48.7	103.8	47.2%	43.8%	45.5%	46.9%
2002	38.9	40.6	42.1	49.1	110.4	35.2%	36.8%	38.1%	44.5%
2003	32.9	34.4	41.4	52.9	118.1	27.9%	29.1%	35.1%	44.8%
2004	29.8	36.8	48.3	59.4	122.7	24.3%	30.0%	39.4%	48.4%
2005	25.6	37.1	48.2	61.1	133.9	19.1%	27.7%	36.0%	45.6%
2006	29.3	40.4	53.3	65.2	141.7	20.7%	28.5%	37.6%	46.0%
2007	28.9	41.8	53.7	64	153.2	18.9%	27.3%	35.1%	41.8%
2008	42.2	54.1	64.4	75.3	152.8	27.6%	35.4%	42.1%	49.3%
2009	57.6	67.9	78.8	87.3	149.3	38.6%	45.5%	52.8%	58.5%
2010	66.2	77.1	85.6		151	43.8%	51.1%	56.7%	
2011	75.6	84.1			152.5	49.6%	55.1%		
2012	77.1				159.5	48.3%			
<b>Average for the Metro:</b>	<b>39.1</b>	<b>44.0</b>	<b>49.0</b>	<b>54.3</b>		<b>36.5%</b>	<b>42.2%</b>	<b>48.1%</b>	<b>54.7%</b>

<b>San Diego-Carlsbad, CA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	-7.4	3.3	25.2	49.7	181.9	-4.1%	1.8%	13.9%	27.3%
1990	2	23.9	48.4	86.2	183.2	1.1%	13.0%	26.4%	47.1%
1991	19.6	44.1	81.9	111.1	187.5	10.5%	23.5%	43.7%	59.3%
1992	48.5	86.3	115.5	181.1	183.1	26.5%	47.1%	63.1%	98.9%
1993	92.5	121.7	187.3	248	176.9	52.3%	68.8%	105.9%	140.2%
1994	122.6	188.2	248.9	375.6	176	69.7%	106.9%	141.4%	213.4%
1995	192.6	253.3	380	432.7	171.6	112.2%	147.6%	221.4%	252.2%
1996	250.4	377.1	429.8	427.3	174.5	143.5%	216.1%	246.3%	244.9%
1997	366.4	419.1	416.6	403.5	185.2	197.8%	226.3%	224.9%	217.9%
1998	397.2	394.7	381.6	178.5	207.1	191.8%	190.6%	184.3%	86.2%
1999	370.2	357.1	154	127.9	231.6	159.8%	154.2%	66.5%	55.2%
2000	319.3	116.2	90.1	116.3	269.4	118.5%	43.1%	33.4%	43.2%
2001	87	60.9	87.1	71.7	298.6	29.1%	20.4%	29.2%	24.0%
2002	-4.7	21.5	6.1	21.32	364.2	-1.3%	5.9%	1.7%	5.9%
2003	-39.2	-54.6	-39.38	39.38	424.9	-9.2%	-12.9%	-9.3%	9.3%
2004	-181.3	-166.08	-87.32	-53.7	551.6	-32.9%	-30.1%	-15.8%	-9.7%

2005	-218.78	-140.02	-106.4	-74.8	604.3	-36.2%	-23.2%	-17.6%	-12.4%
2006	-137.52	-103.9	-72.3	-42.8	601.8	-22.9%	-17.3%	-12.0%	-7.1%
2007	-90.8	-59.2	-29.7	10.3	588.7	-15.4%	-10.1%	-5.0%	1.7%
2008	143.9	173.4	213.4	248.4	385.6	37.3%	45.0%	55.3%	64.4%
2009	199.5	239.5	274.5	284.25	359.5	55.5%	66.6%	76.4%	79.1%
2010	213.3	248.3	258.05		385.7	55.3%	64.4%	66.9%	
2011	263.7	273.45			370.3	71.2%	73.8%		
2012	258.23				385.52	67.0%			
<b>Average for the Metro:</b>	<b>111.1</b>	<b>125.1</b>	<b>139.2</b>	<b>154.4</b>		<b>53.2%</b>	<b>61.8%</b>	<b>70.0%</b>	<b>78.1%</b>

<b>San Francisco-Oakland-Hayward, CA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	6	25.5	61	80.1	260.7	2.3%	9.8%	23.4%	30.7%
1990	26.9	62.4	81.5	195.3	259.3	10.4%	24.1%	31.4%	75.3%
1991	63.2	82.3	196.1	217.4	258.5	24.4%	31.8%	75.9%	84.1%
1992	81.5	195.3	216.6	257.8	259.3	31.4%	75.3%	83.5%	99.4%
1993	200.2	221.5	262.7	303.7	254.4	78.7%	87.1%	103.3%	119.4%
1994	220.3	261.5	302.5	386.1	255.6	86.2%	102.3%	118.3%	151.1%
1995	262.7	303.7	387.3	461.3	254.4	103.3%	119.4%	152.2%	181.3%
1996	291.4	375	449	486.1	266.7	109.3%	140.6%	168.4%	182.3%
1997	355.5	429.5	466.6	472.9	286.2	124.2%	150.1%	163.0%	165.2%
1998	394	431.1	437.4	180	321.7	122.5%	134.0%	136.0%	56.0%
1999	412	418.3	160.9	59.5	340.8	120.9%	122.7%	47.2%	17.5%
2000	304.5	47.1	-54.3	19.4	454.6	67.0%	10.4%	-11.9%	4.3%
2001	25.8	-75.6	-1.9	-40.5	475.9	5.4%	-15.9%	-0.4%	-8.5%
2002	-116.8	-43.1	-81.7	-31.7	517.1	-22.6%	-8.3%	-15.8%	-6.1%
2003	-84.1	-122.7	-72.7	85.7	558.1	-15.1%	-22.0%	-13.0%	15.4%
2004	-206.3	-156.3	2.1	74.1	641.7	-32.1%	-24.4%	0.3%	11.5%
2005	-230.3	-71.9	0.1	65.3	715.7	-32.2%	-10.0%	0.0%	9.1%
2006	-109	-37	28.2	75.2	752.8	-14.5%	-4.9%	3.7%	10.0%
2007	-43.3	21.9	68.9	140.9	759.1	-5.7%	2.9%	9.1%	18.6%
2008	279.3	326.3	398.3	485.8	501.7	55.7%	65.0%	79.4%	96.8%
2009	427.7	499.7	587.2	583.2	400.3	106.8%	124.8%	146.7%	145.7%
2010	426	513.5	509.5		474	89.9%	108.3%	107.5%	
2011	552.1	548.1			435.4	126.8%	125.9%		
2012	498.1				485.4	102.6%			
<b>Average for the Metro:</b>	<b>168.2</b>	<b>185.0</b>	<b>200.2</b>	<b>217.0</b>		<b>51.9%</b>	<b>58.7%</b>	<b>64.0%</b>	<b>69.5%</b>

<b>San Jose-Sunnyvale-Santa Clara, CA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2002	-38.6	26.4	1.4	76.4	568.6	-6.8%	4.6%	0.2%	13.4%
2003	2	-23	52	187	593	0.3%	-3.9%	8.8%	31.5%
2004	-128.5	-53.5	81.5	161.5	698.5	-18.4%	-7.7%	11.7%	23.1%
2005	-99.5	35.5	115.5	195.5	744.5	-13.4%	4.8%	15.5%	26.3%
2006	5	85	165	245.5	775	0.6%	11.0%	21.3%	31.7%
2007	23.2	103.2	183.7	343.2	836.8	2.8%	12.3%	22.0%	41.0%
2008	272	352.5	512	672	668	40.7%	52.8%	76.6%	100.6%
2009	490.5	650	810	729	530	92.5%	122.6%	152.8%	137.5%
2010	585	745	664		595	98.3%	125.2%	111.6%	
2011	770	689			570	135.1%	120.9%		
2012	614				645	95.2%			
<b>Average for the Metro:</b>	<b>226.8</b>	<b>261.0</b>	<b>287.2</b>	<b>326.3</b>		<b>38.8%</b>	<b>44.3%</b>	<b>46.7%</b>	<b>50.6%</b>

<b>Seattle-Tacoma-Bellevue, WA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	42.7	48.5	51.9		99.1	43.1%	48.9%	52.4%	
1990	25.3	28.7		75.9	122.3	20.7%	23.5%		62.1%
1991	27.7		74.9	98.5	123.3	22.5%		60.7%	79.9%
1992		72.7	96.3	103.9	125.5		57.9%	76.7%	82.8%
1993	68.8	92.4	100	109.7	129.4	53.2%	71.4%	77.3%	84.8%
1994	87.5	95.1	104.8	150.3	134.3	65.2%	70.8%	78.0%	111.9%
1995	92.4	102.1	147.6	179.8	137	67.4%	74.5%	107.7%	131.2%
1996	97.3	142.8	175	219.4	141.8	68.6%	100.7%	123.4%	154.7%
1997	137	169.2	213.6	239.3	147.6	92.8%	114.6%	144.7%	162.1%
1998	165.8	210.2	235.9	206.2	151	109.8%	139.2%	156.2%	136.6%
2000	188.7	159	108	97.5	198.2	95.2%	80.2%	54.5%	49.2%
2001	135.4	84.4	73.9	63.2	221.8	61.0%	38.1%	33.3%	28.5%
2002	76.8	66.3	55.6	71	229.4	33.5%	28.9%	24.2%	31.0%
2003	56.6	45.9	61.3	97.2	239.1	23.7%	19.2%	25.6%	40.7%
2004	0.4	15.8	51.7	72	284.6	0.1%	5.6%	18.2%	25.3%
2005	-16.4	19.5	39.8	62.9	316.8	-5.2%	6.2%	12.6%	19.9%
2006	-24.9	-4.6	18.5	53.3	361.2	-6.9%	-1.3%	5.1%	14.8%
2007	-30.3	-7.2	27.6	78.9	386.9	-7.8%	-1.9%	7.1%	20.4%
2008	22.5	57.3	108.6	144.2	357.2	6.3%	16.0%	30.4%	40.4%
2009	108.3	159.6	195.2	217.1	306.2	35.4%	52.1%	63.7%	70.9%

2010	170.1	205.7	227.6		295.7	57.5%	69.6%	77.0%	
2011	216.4	238.3			285	75.9%	83.6%		
2012	222.9				300.4	74.2%			
<b>Average for the Metro:</b>	<b>85.0</b>	<b>95.3</b>	<b>108.4</b>	<b>123.2</b>		<b>44.8%</b>	<b>52.3%</b>	<b>61.5%</b>	<b>70.9%</b>

<b>Sebastian-Vero Beach, FL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2008	6	26	51	64	175	3.4%	14.9%	29.1%	36.6%
2009	62.3	87.3	100.3	111.3	138.7	44.9%	62.9%	72.3%	80.2%
2010	96	109	120		130	73.8%	83.8%	92.3%	
2011	113.5	124.5			125.5	90.4%	99.2%		
2012	115				135	85.2%			
<b>Average for the Metro:</b>	<b>78.6</b>	<b>86.7</b>	<b>90.4</b>	<b>87.7</b>		<b>59.6%</b>	<b>65.2%</b>	<b>64.6%</b>	<b>58.4%</b>

<b>Sherman-Denison, TX</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2009	54.9	74.5	88.9	99.4	89.9	61.1%	82.9%	98.9%	110.6%
2010	74.8	89.2	99.7		89.6	83.5%	99.6%	111.3%	
2011	90.1	100.6			88.7	101.6%	113.4%		
2012	91.6				97.7	93.8%			
<b>Average for the Metro:</b>	<b>77.9</b>	<b>88.1</b>	<b>94.3</b>	<b>99.4</b>		<b>85.0%</b>	<b>98.6%</b>	<b>105.1%</b>	<b>110.6%</b>

<b>Shreveport-Bossier City, LA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	16	16.6	22.4	21.6	61.6	26.0%	26.9%	36.4%	35.1%
1990	16.8	22.6	21.8	22.4	61.4	27.4%	36.8%	35.5%	36.5%
1991	20	19.2	19.8	24	64	31.3%	30.0%	30.9%	37.5%
1992	16.9	17.5	21.7	24	66.3	25.5%	26.4%	32.7%	36.2%
1993	14.8	19	21.3	31.7	69	21.4%	27.5%	30.9%	45.9%
1994	17.8	20.1	30.5	40.4	70.2	25.4%	28.6%	43.4%	57.5%
1995	17.8	28.2	38.1	51.8	72.5	24.6%	38.9%	52.6%	71.4%
1996	23.1	33	46.7	54.6	77.6	29.8%	42.5%	60.2%	70.4%
1997	32.4	46.1	54	57.4	78.2	41.4%	59.0%	69.1%	73.4%
1998	40.3	48.2	51.6	54.5	84	48.0%	57.4%	61.4%	64.9%
1999	49	52.4	55.3	63.8	83.2	58.9%	63.0%	66.5%	76.7%
2000	51.8	54.7	63.2	72.8	83.8	61.8%	65.3%	75.4%	86.9%

2001	50.5	59	68.6	68.2	88	57.4%	67.0%	78.0%	77.5%
2002	56.7	66.3	65.9	66.3	90.3	62.8%	73.4%	73.0%	73.4%
2003	55.9	55.5	55.9	61.7	100.7	55.5%	55.1%	55.5%	61.3%
2004	45.6	46	51.8	48	110.6	41.2%	41.6%	46.8%	43.4%
2005	32.3	38.1	34.3	36.3	124.3	26.0%	30.7%	27.6%	29.2%
2006	30.2	26.4	28.4	34.4	132.2	22.8%	20.0%	21.5%	26.0%
2007	23	25	31	31.1	135.6	17.0%	18.4%	22.9%	22.9%
2008	22.1	28.1	28.2	29.9	138.5	16.0%	20.3%	20.4%	21.6%
2009	19.6	19.7	21.4	31	147	13.3%	13.4%	14.6%	21.1%
2010	10.1	11.8	21.4		156.6	6.4%	7.5%	13.7%	
2011	12.2	21.8			156.2	7.8%	14.0%		
2012	21.4				156.6	13.7%			
<b>Average for the Metro:</b>	<b>29.0</b>	<b>33.7</b>	<b>38.8</b>	<b>44.1</b>		<b>31.7%</b>	<b>37.6%</b>	<b>44.0%</b>	<b>50.9%</b>

<b>Sioux Falls, SD</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	30.7	33.5			56.7	54.1%	59.1%		
1990	32.4			48.7	57.8	56.1%			84.3%
1991			42.9	50.3	63.6			67.5%	79.1%
1992		37.5	44.9	47.7	69		54.3%	65.1%	69.1%
1993	31.7	39.1	41.9	48.4	74.8	42.4%	52.3%	56.0%	64.7%
1994	33.8	36.6	43.1	49.1	80.1	42.2%	45.7%	53.8%	61.3%
1995	32.5	39	45	51.6	84.2	38.6%	46.3%	53.4%	61.3%
1996	35.8	41.8	48.4	50.6	87.4	41.0%	47.8%	55.4%	57.9%
1997	39	45.6	47.8	54.3	90.2	43.2%	50.6%	53.0%	60.2%
2000	38	35.8	32.7	36.8	106.5	35.7%	33.6%	30.7%	34.6%
2001	28.4	25.3	29.4	27.5	113.9	24.9%	22.2%	25.8%	24.1%
2002	22.5	26.6	24.7	32.5	116.7	19.3%	22.8%	21.2%	27.8%
2003	20.1	18.2	26	32.3	123.2	16.3%	14.8%	21.1%	26.2%
2004	12.2	20	26.3	33.1	129.2	9.4%	15.5%	20.4%	25.6%
2005	13.4	19.7	26.5	38.2	135.8	9.9%	14.5%	19.5%	28.1%
2006	17.5	24.3	36	47.8	138	12.7%	17.6%	26.1%	34.6%
2007	17.8	29.5	41.3	49.9	144.5	12.3%	20.4%	28.6%	34.5%
2008	31.7	43.5	52.1	67	142.3	22.3%	30.6%	36.6%	47.1%
2009	46.6	55.2	70.1	82.2	139.2	33.5%	39.7%	50.4%	59.1%
2010	51.1	66	78.1		143.3	35.7%	46.1%	54.5%	
2011	67.9	80			141.4	48.0%	56.6%		
2012	72.2				149.2	48.4%			

<b>Average for the Metro:</b>	<b>33.8</b>	<b>37.7</b>	<b>42.1</b>	<b>47.1</b>		<b>32.3%</b>	<b>36.3%</b>	<b>41.1%</b>	<b>48.9%</b>
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Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	24.5	25.9	30.4	34.5	52.2	46.9%	49.6%	58.2%	66.1%
1990	21.6	26.1	30.2	25.7	56.5	38.2%	46.2%	53.5%	45.5%
1991	23.5	27.6	23.1	33.7	59.1	39.8%	46.7%	39.1%	57.0%
1992	23.8	19.3	29.9	28.1	62.9	37.8%	30.7%	47.5%	44.7%
1993	18.6	29.2	27.4	27.5	63.6	29.2%	45.9%	43.1%	43.2%
1994	28.1	26.3	26.4	28.9	64.7	43.4%	40.6%	40.8%	44.7%
1995	21.7	21.8	24.3	27.3	69.3	31.3%	31.5%	35.1%	39.4%
1996	14.4	16.9	19.9	16	76.7	18.8%	22.0%	25.9%	20.9%
1997	15.5	18.5	14.6	12.6	78.1	19.8%	23.7%	18.7%	16.1%
1998	14	10.1	8.1	3.4	82.6	16.9%	12.2%	9.8%	4.1%
1999	6	4	-0.7	-1.5	86.7	6.9%	4.6%	-0.8%	-1.7%
2000	8.5	3.8	3	0.9	82.2	10.3%	4.6%	3.6%	1.1%
2001	-6.8	-7.6	-9.7	-9.2	92.8	-7.3%	-8.2%	-10.5%	-9.9%
2002	-5.8	-7.9	-7.4	-5.3	91	-6.4%	-8.7%	-8.1%	-5.8%
2003	-8	-7.5	-5.4	4.1	91.1	-8.8%	-8.2%	-5.9%	4.5%
2004	-10	-7.9	1.6	13.1	93.6	-10.7%	-8.4%	1.7%	14.0%
2005	-10.9	-1.4	10.1	16.8	96.6	-11.3%	-1.4%	10.5%	17.4%
2006	2.5	14	20.7	25.3	92.7	2.7%	15.1%	22.3%	27.3%
2007	16	22.7	27.3	34.2	90.7	17.6%	25.0%	30.1%	37.7%
2008	27.4	32	38.9	45.5	86	31.9%	37.2%	45.2%	52.9%
2009	32.8	39.7	46.3	56.7	85.2	38.5%	46.6%	54.3%	66.5%
2010	41.8	48.4	58.8		83.1	50.3%	58.2%	70.8%	
2011	47.9	58.3			83.6	57.3%	69.7%		
2012	56.2				85.7	65.6%			
<b>Average for the Metro:</b>	<b>16.8</b>	<b>17.9</b>	<b>19.0</b>	<b>19.9</b>		<b>23.3%</b>	<b>25.0%</b>	<b>26.6%</b>	<b>27.9%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	30.4	36.4	36.7	37.3	56.5	53.8%	64.4%	65.0%	66.0%
1990	32	32.3	32.9	36.4	60.9	52.5%	53.0%	54.0%	59.8%
1991	29.3	29.9	33.4	44.3	63.9	45.9%	46.8%	52.3%	69.3%
1992	25.5	29	39.9	36.9	68.3	37.3%	42.5%	58.4%	54.0%
1993	27.4	38.3	35.3	39.3	69.9	39.2%	54.8%	50.5%	56.2%

1994	36.2	33.2	37.2	38.8	72	50.3%	46.1%	51.7%	53.9%
1995	29.1	33.1	34.7	45.1	76.1	38.2%	43.5%	45.6%	59.3%
1996	22.3	23.9	34.3	39.8	86.9	25.7%	27.5%	39.5%	45.8%
1997	17.9	28.3	33.8	35.7	92.9	19.3%	30.5%	36.4%	38.4%
1998	28	33.5	35.4	34.1	93.2	30.0%	35.9%	38.0%	36.6%
1999	32.9	34.8	33.5	26.9	93.8	35.1%	37.1%	35.7%	28.7%
2000	31.3	30	23.4	20.9	97.3	32.2%	30.8%	24.0%	21.5%
2001	19.1	12.5	10	8.8	108.2	17.7%	11.6%	9.2%	8.1%
2002	15.5	13	11.8	17.5	105.2	14.7%	12.4%	11.2%	16.6%
2003	9	7.8	13.5	19	109.2	8.2%	7.1%	12.4%	17.4%
2004	6.2	11.9	17.4	19.1	110.8	5.6%	10.7%	15.7%	17.2%
2005	1.5	7	8.7	17.7	121.2	1.2%	5.8%	7.2%	14.6%
2006	1.5	3.2	12.2	21.3	126.7	1.2%	2.5%	9.6%	16.8%
2007	1.3	10.3	19.4	29.6	128.6	1.0%	8.0%	15.1%	23.0%
2008	11.6	20.7	30.9	44.9	127.3	9.1%	16.3%	24.3%	35.3%
2009	27.3	37.5	51.5	63.1	120.7	22.6%	31.1%	42.7%	52.3%
2010	40	54	65.6		118.2	33.8%	45.7%	55.5%	
2011	55.2	66.8			117	47.2%	57.1%		
2012	61.1				122.7	49.8%			
<b>Average for the Metro:</b>	<b>24.7</b>	<b>27.3</b>	<b>29.6</b>	<b>32.2</b>		<b>28.0%</b>	<b>31.4%</b>	<b>34.3%</b>	<b>37.7%</b>

<b>Spokane-Spokane Valley, WA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	48.8	50.3	50.2	54.4	52.4	93.1%	96.0%	95.8%	103.8%
1990	47.2	47.1	51.3	48.7	55.5	85.0%	84.9%	92.4%	87.7%
1991	38.1	42.3	39.7	43.5	64.5	59.1%	65.6%	61.6%	67.4%
1992	30.5	27.9	31.7	32.4	76.3	40.0%	36.6%	41.5%	42.5%
1993	18.7	22.5	23.2	34.8	85.5	21.9%	26.3%	27.1%	40.7%
1994	13.4	14.1	25.7	33.9	94.6	14.2%	14.9%	27.2%	35.8%
1995	10.3	21.9	30.1	58	98.4	10.5%	22.3%	30.6%	58.9%
1996	19.1	27.3	55.2	82.9	101.2	18.9%	27.0%	54.5%	81.9%
1997	25.8	53.7	81.4	91.1	102.7	25.1%	52.3%	79.3%	88.7%
1998	53.8	81.5	91.2	88.6	102.6	52.4%	79.4%	88.9%	86.4%
1999	77.3	87	84.4	68.4	106.8	72.4%	81.5%	79.0%	64.0%
2000	89.6	87	71	68	104.2	86.0%	83.5%	68.1%	65.3%
2001	83.2	67.2	64.2	54.3	108	77.0%	62.2%	59.4%	50.3%
2002	66.5	63.5	53.6	60.8	108.7	61.2%	58.4%	49.3%	55.9%
2003	51.9	42	49.2	53.9	120.3	43.1%	34.9%	40.9%	44.8%



2004	33.8	41	45.7	49.8	128.5	26.3%	31.9%	35.6%	38.8%
2005	13.1	17.8	21.9	35.5	156.4	8.4%	11.4%	14.0%	22.7%
2006	-9.9	-5.8	7.8	23.1	184.1	-5.4%	-3.2%	4.2%	12.5%
2007	-15.5	-1.9	13.4	29.6	193.8	-8.0%	-1.0%	6.9%	15.3%
2008	0.7	16	32.2	48.3	191.2	0.4%	8.4%	16.8%	25.3%
2009	32	48.2	64.3	90.1	175.2	18.3%	27.5%	36.7%	51.4%
2010	51.2	67.3	93.1		172.2	29.7%	39.1%	54.1%	
2011	77.2	103			162.3	47.6%	63.5%		
2012	95.8				169.5	56.5%			
<b>Average for the Metro:</b>	<b>39.7</b>	<b>44.4</b>	<b>49.1</b>	<b>54.8</b>		<b>38.9%</b>	<b>43.6%</b>	<b>48.4%</b>	<b>54.3%</b>

Springfield, IL Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1990	23.9	26.4	26.4	25.2	64.4	37.1%	41.0%	41.0%	39.1%
1991	20.6	20.6	19.4	21.8	70.2	29.3%	29.3%	27.6%	31.1%
1992	19.4	18.2	20.6	24.1	71.4	27.2%	25.5%	28.9%	33.8%
1993	13.1	15.5	19	24.5	76.5	17.1%	20.3%	24.8%	32.0%
1994	12.1	15.6	21.1	23.4	79.9	15.1%	19.5%	26.4%	29.3%
1995	12.1	17.6	19.9	23	83.4	14.5%	21.1%	23.9%	27.6%
1996	14.5	16.8	19.9	18.9	86.5	16.8%	19.4%	23.0%	21.8%
1997	15	18.1	17.1	20.7	88.3	17.0%	20.5%	19.4%	23.4%
1998	15.6	14.6	18.2	17.2	90.8	17.2%	16.1%	20.0%	18.9%
1999	14.6	18.2	17.2	23.1	90.8	16.1%	20.0%	18.9%	25.4%
2000	19.4	18.4	24.3	34.4	89.6	21.7%	20.5%	27.1%	38.4%
2001	16	21.9	32	25.2	92	17.4%	23.8%	34.8%	27.4%
2002	18.4	28.5	21.7	25.5	95.5	19.3%	29.8%	22.7%	26.7%
2003	23	16.2	20	15.9	101	22.8%	16.0%	19.8%	15.7%
2004	13.9	17.7	13.6	19.1	103.3	13.5%	17.1%	13.2%	18.5%
2005	14.6	10.5	16	15.2	106.4	13.7%	9.9%	15.0%	14.3%
2006	11.5	17	16.2	29.6	105.4	10.9%	16.1%	15.4%	28.1%
2007	13.4	12.6	26	23.4	109	12.3%	11.6%	23.9%	21.5%
2008	13.6	27	24.4	25.5	108	12.6%	25.0%	22.6%	23.6%
2009	21.1	18.5	19.6	27.9	113.9	18.5%	16.2%	17.2%	24.5%
2010	8.4	9.5	17.8		124	6.8%	7.7%	14.4%	
2011	16.3	24.6			117.2	13.9%	21.0%		
2012	20.8				121	17.2%			
<b>Average for the Metro:</b>	<b>16.1</b>	<b>18.4</b>	<b>20.5</b>	<b>23.2</b>		<b>17.7%</b>	<b>20.3%</b>	<b>22.9%</b>	<b>26.1%</b>

<b>Springfield, MA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	-20	-19.5	-14.9	-10.9	131.7	-15.2%	-14.8%	-11.3%	-8.3%
1990	-14.3	-9.7	-5.7	0.4	126.5	-11.3%	-7.7%	-4.5%	0.3%
1991	-6.6	-2.6	3.5	10.9	123.4	-5.3%	-2.1%	2.8%	8.8%
1992	-0.5	5.6	13	26	121.3	-0.4%	4.6%	10.7%	21.4%
1993	8.4	15.8	28.8	44.3	118.5	7.1%	13.3%	24.3%	37.4%
1994	20.8	33.8	49.3	67.3	113.5	18.3%	29.8%	43.4%	59.3%
1995	35.5	51	69	90.6	111.8	31.8%	45.6%	61.7%	81.0%
1996	51.1	69.1	90.7	98.5	111.7	45.7%	61.9%	81.2%	88.2%
1997	68.6	90.2	98	100.3	112.2	61.1%	80.4%	87.3%	89.4%
1998	85.6	93.4	95.7	84.4	116.8	73.3%	80.0%	81.9%	72.3%
1999	89.4	91.7	80.4	65.4	120.8	74.0%	75.9%	66.6%	54.1%
2000	85.6	74.3	59.3	63.8	126.9	67.5%	58.6%	46.7%	50.3%
2001	66.9	51.9	56.4	48	134.3	49.8%	38.6%	42.0%	35.7%
2002	38.9	43.4	35	32.1	147.3	26.4%	29.5%	23.8%	21.8%
2003	27.9	19.5	16.6	27.2	162.8	17.1%	12.0%	10.2%	16.7%
2004	1.5	-1.4	9.2	13	180.8	0.8%	-0.8%	5.1%	7.2%
2005	-23	-12.4	-8.6	-5.4	202.4	-11.4%	-6.1%	-4.2%	-2.7%
2006	-20.2	-16.4	-13.2	-13	210.2	-9.6%	-7.8%	-6.3%	-6.2%
2007	-18.7	-15.5	-15.3	-5.7	212.5	-8.8%	-7.3%	-7.2%	-2.7%
2008	-4.2	-4	5.6	16.8	201.2	-2.1%	-2.0%	2.8%	8.3%
2009	11	20.6	31.8	42.8	186.2	5.9%	11.1%	17.1%	23.0%
2010	16.1	27.3	38.3		190.7	8.4%	14.3%	20.1%	
2011	35.7	46.7			182.3	19.6%	25.6%		
2012	49.6				179.4	27.6%			
<b>Average for the Metro:</b>	<b>24.4</b>	<b>28.4</b>	<b>32.9</b>	<b>37.9</b>		<b>19.6%</b>	<b>23.2%</b>	<b>27.0%</b>	<b>31.2%</b>

<b>Springfield, MO</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1992	23	23.2	29.5		62.8	36.6%	36.9%	47.0%	
1993	17.9	24.2			68.1	26.3%	35.5%		
1994	19.3			41.1	73	26.4%			56.3%
1995			35.8	42.8	78.3			45.7%	54.7%
1996		34.9	41.9	45.6	79.2		44.1%	52.9%	57.6%
1997	31.9	38.9	42.6	40.4	82.2	38.8%	47.3%	51.8%	49.1%
1998	36.5	40.2	38	36.5	84.6	43.1%	47.5%	44.9%	43.1%

1999	39	36.8	35.3	28.8	85.8	45.5%	42.9%	41.1%	33.6%
2000	36.6	35.1	28.6	23.1	86	42.6%	40.8%	33.3%	26.9%
2001	28.8	22.3	16.8	12.4	92.3	31.2%	24.2%	18.2%	13.4%
2004	-9.4	-5.7	3	7.1	114.1	-8.2%	-5.0%	2.6%	6.2%
2005	-12.7	-4	0.1	3.3	121.1	-10.5%	-3.3%	0.1%	2.7%
2006	-7.7	-3.6	-0.4	5.5	124.8	-6.2%	-2.9%	-0.3%	4.4%
2007	-1.4	1.8	7.7	11.7	122.6	-1.1%	1.5%	6.3%	9.5%
2008	3.3	9.2	13.2	22	121.1	2.7%	7.6%	10.9%	18.2%
2009	15.7	19.7	28.5	40	114.6	13.7%	17.2%	24.9%	34.9%
2010	25.2	34	45.5		109.1	23.1%	31.2%	41.7%	
2011	38.4	49.9			104.7	36.7%	47.7%		
2012	46.2				108.4	42.6%			
<b>Average for the Metro:</b>	<b>19.4</b>	<b>22.3</b>	<b>24.4</b>	<b>25.7</b>		<b>22.5%</b>	<b>25.8%</b>	<b>28.1%</b>	<b>29.3%</b>

Syracuse, NY Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	-0.2	-0.3	0.3	2.8	79.3	-0.3%	-0.4%	0.4%	3.5%
1990	-1.7	-1.1	1.4	0.3	80.7	-2.1%	-1.4%	1.7%	0.4%
1991	1.9	4.4	3.3	8.4	77.7	2.4%	5.7%	4.2%	10.8%
1992	1.7	0.6	5.7	6	80.4	2.1%	0.7%	7.1%	7.5%
1993	-3.7	1.4	1.7	10.3	84.7	-4.4%	1.7%	2.0%	12.2%
1994	3	3.3	11.9	15.3	83.1	3.6%	4.0%	14.3%	18.4%
1995	5.2	13.8	17.2	29.4	81.2	6.4%	17.0%	21.2%	36.2%
1996	15.9	19.3	31.5	37.7	79.1	20.1%	24.4%	39.8%	47.7%
1997	19.4	31.6	37.8	42.8	79	24.6%	40.0%	47.8%	54.2%
1998	31	37.2	42.2	40.6	79.6	38.9%	46.7%	53.0%	51.0%
1999	34.7	39.7	38.1	38.9	82.1	42.3%	48.4%	46.4%	47.4%
2000	40.8	39.2	40	44.1	81	50.4%	48.4%	49.4%	54.4%
2001	34.1	34.9	39	36.8	86.1	39.6%	40.5%	45.3%	42.7%
2002	34.6	38.7	36.5	38.4	86.4	40.0%	44.8%	42.2%	44.4%
2003	30.1	27.9	29.8	30.5	95	31.7%	29.4%	31.4%	32.1%
2004	24.5	26.4	27.1	27.4	98.4	24.9%	26.8%	27.5%	27.8%
2005	14.2	14.9	15.2	17.7	110.6	12.8%	13.5%	13.7%	16.0%
2006	8.7	9	11.5	12.3	116.8	7.4%	7.7%	9.8%	10.5%
2007	4	6.5	7.3	8.7	121.8	3.3%	5.3%	6.0%	7.1%
2008	8.1	8.9	10.3	18.5	120.2	6.7%	7.4%	8.6%	15.4%
2009	8.1	9.5	17.7	25.5	121	6.7%	7.9%	14.6%	21.1%
2010	5.4	13.6	21.4		125.1	4.3%	10.9%	17.1%	

2011	15.8	23.6			122.9	12.9%	19.2%		
2012	21.7				124.8	17.4%			
<b>Average for the Metro:</b>	<b>14.9</b>	<b>17.5</b>	<b>20.3</b>	<b>23.4</b>		<b>16.3%</b>	<b>19.5%</b>	<b>22.9%</b>	<b>26.7%</b>

<b>Tallahassee, FL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1991	32	35.4	40.4	48	88.9	36.0%	39.8%	45.4%	54.0%
1992	32.2	37.2	44.8	52.4	92.1	35.0%	40.4%	48.6%	56.9%
1993	31.7	39.3	46.9	47.1	97.6	32.5%	40.3%	48.1%	48.3%
1994	33.7	41.3	41.5	57.8	103.2	32.7%	40.0%	40.2%	56.0%
1995	39.2	39.4	55.7	71.6	105.3	37.2%	37.4%	52.9%	68.0%
1996	28.9	45.2	61.1	71.6	115.8	25.0%	39.0%	52.8%	61.8%
1997	43.2	59.1	69.6	71.7	117.8	36.7%	50.2%	59.1%	60.9%
1998	56	66.5	68.6	69	120.9	46.3%	55.0%	56.7%	57.1%
1999	63.1	65.2	65.6	50.7	124.3	50.8%	52.5%	52.8%	40.8%
2000	60.2	60.6	45.7	39.7	129.3	46.6%	46.9%	35.3%	30.7%
2001	53	38.1	32.1	26	136.9	38.7%	27.8%	23.4%	19.0%
2002	30.5	24.5	18.4	19.5	144.5	21.1%	17.0%	12.7%	13.5%
2003	24.3	18.2	19.3	25.3	144.7	16.8%	12.6%	13.3%	17.5%
2004	1.9	3	9	7.5	161	1.2%	1.9%	5.6%	4.7%
2005	-12.9	-6.9	-8.4	-0.4	176.9	-7.3%	-3.9%	-4.7%	-0.2%
2006	-17.4	-18.9	-10.9	-0.4	187.4	-9.3%	-10.1%	-5.8%	-0.2%
2007	-21	-13	-2.5	15.4	189.5	-11.1%	-6.9%	-1.3%	8.1%
2008	-13.4	-2.9	15	25.1	189.9	-7.1%	-1.5%	7.9%	13.2%
2009	12	29.9	40	52	175	6.9%	17.1%	22.9%	29.7%
2010	35.9	46	58		169	21.2%	27.2%	34.3%	
2011	52.1	64.1			162.9	32.0%	39.3%		
2012	63				164	38.4%			
<b>Average for the Metro:</b>	<b>28.6</b>	<b>32.0</b>	<b>35.5</b>	<b>39.5</b>		<b>23.6%</b>	<b>26.8%</b>	<b>30.0%</b>	<b>33.7%</b>

<b>Tampa-St.Petersburg-Clearwater, FL</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	9.4	12	17.3	21.9	71	13.2%	16.9%	24.4%	30.8%
1990	12.5	17.8	22.4	39	70.5	17.7%	25.2%	31.8%	55.3%
1991	17.9	22.5	39.1	51.8	70.4	25.4%	32.0%	55.5%	73.6%
1992	21.2	37.8	50.5	60.3	71.7	29.6%	52.7%	70.4%	84.1%
1993	35.4	48.1	57.9	62.4	74.1	47.8%	64.9%	78.1%	84.2%

1994	46.9	56.7	61.2	82.5	75.3	62.3%	75.3%	81.3%	109.6%
1995	54.6	59.1	80.4	125.5	77.4	70.5%	76.4%	103.9%	162.1%
1996	56.1	77.4	122.5	145.8	80.4	69.8%	96.3%	152.4%	181.3%
1997	74.8	119.9	143.2	129.4	83	90.1%	144.5%	172.5%	155.9%
1998	114.6	137.9	124.1	82.7	88.3	129.8%	156.2%	140.5%	93.7%
1999	133.3	119.5	78.1	43.1	92.9	143.5%	128.6%	84.1%	46.4%
2000	102.9	61.5	26.5	20.5	109.5	94.0%	56.2%	24.2%	18.7%
2001	48.8	13.8	7.8	-4.2	122.2	39.9%	11.3%	6.4%	-3.4%
2002	4	-2	-14	-3	132	3.0%	-1.5%	-10.6%	-2.3%
2003	-6.5	-18.5	-7.5	13.5	136.5	-4.8%	-13.6%	-5.5%	9.9%
2004	-39.8	-28.8	-7.8	0.2	157.8	-25.2%	-18.3%	-4.9%	0.1%
2005	-73.9	-52.9	-44.9	-29	202.9	-36.4%	-26.1%	-22.1%	-14.3%
2006	-76.2	-68.2	-52.3	-28.2	226.2	-33.7%	-30.2%	-23.1%	-12.5%
2007	-54.4	-38.5	-14.4	7.6	212.4	-25.6%	-18.1%	-6.8%	3.6%
2008	2.9	27	49	64	171	1.7%	15.8%	28.7%	37.4%
2009	62	84	99	109	136	45.6%	61.8%	72.8%	80.1%
2010	90	105	115		130	69.2%	80.8%	88.5%	
2011	117	127			118	99.2%	107.6%		
2012	116				129	89.9%			
<b>Average for the Metro:</b>	<b>36.2</b>	<b>39.9</b>	<b>43.3</b>	<b>47.4</b>		<b>42.4%</b>	<b>47.6%</b>	<b>51.9%</b>	<b>56.9%</b>

<b>Toledo, OH</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	23.4	26.5	33.7	37.3	60.8	38.5%	43.6%	55.4%	61.3%
1990	24.5	31.7	35.3	41.2	62.8	39.0%	50.5%	56.2%	65.6%
1991	25.7	29.3	35.2	41.8	68.8	37.4%	42.6%	51.2%	60.8%
1992	26.6	32.5	39.1	38.1	71.5	37.2%	45.5%	54.7%	53.3%
1993	31.7	38.3	37.3	40.2	72.3	43.8%	53.0%	51.6%	55.6%
1994	36.8	35.8	38.7	39.7	73.8	49.9%	48.5%	52.4%	53.8%
1995	32	34.9	35.9	39.7	77.6	41.2%	45.0%	46.3%	51.2%
1996	28.3	29.3	33.1	25.8	84.2	33.6%	34.8%	39.3%	30.6%
1997	26.2	30	22.7	19.3	87.3	30.0%	34.4%	26.0%	22.1%
1998	22.8	15.5	12.1	-3.3	94.5	24.1%	16.4%	12.8%	-3.5%
1999	11.9	8.5	-6.9	-14.7	98.1	12.1%	8.7%	-7.0%	-15.0%
2000	2.6	-12.8	-20.6	-22.5	104	2.5%	-12.3%	-19.8%	-21.6%
2001	-19.4	-27.2	-29.1	-34.9	110.6	-17.5%	-24.6%	-26.3%	-31.6%
2002	-26.2	-28.1	-33.9	-29.2	109.6	-23.9%	-25.6%	-30.9%	-26.6%
2003	-31	-36.8	-32.1	-30.8	112.5	-27.6%	-32.7%	-28.5%	-27.4%

2004	-37.8	-33.1	-31.8	-26.3	113.5	-33.3%	-29.2%	-28.0%	-23.2%
2005	-36.9	-35.6	-30.1	-10	117.3	-31.5%	-30.3%	-25.7%	-8.5%
2006	-28.3	-22.8	-2.7	7	110	-25.7%	-20.7%	-2.5%	6.4%
2007	-19.4	0.7	10.4	11.6	106.6	-18.2%	0.7%	9.8%	10.9%
2008	16.1	25.8	27	32.2	91.2	17.7%	28.3%	29.6%	35.3%
2009	33.6	34.8	40	47.7	83.4	40.3%	41.7%	48.0%	57.2%
2010	36.7	41.9	49.6		81.5	45.0%	51.4%	60.9%	
2011	47.7	55.4			75.7	63.0%	73.2%		
2012	50.7				80.4	63.1%			
<b>Average for the Metro:</b>	<b>11.6</b>	<b>11.9</b>	<b>12.0</b>	<b>11.9</b>		<b>18.4%</b>	<b>19.2%</b>	<b>19.3%</b>	<b>19.4%</b>

Topeka, KS Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	17.8	20.9	22.2	24.1	56.1	31.7%	37.3%	39.6%	43.0%
1990	19.4	20.7	22.6	23	57.6	33.7%	35.9%	39.2%	39.9%
1991	20.1	22	22.4	30.5	58.2	34.5%	37.8%	38.5%	52.4%
1992	15.5	15.9	24	24.3	64.7	24.0%	24.6%	37.1%	37.6%
1993	13.1	21.2	21.5	29.8	67.5	19.4%	31.4%	31.9%	44.1%
1994	25.4	25.7	34	38.8	63.3	40.1%	40.6%	53.7%	61.3%
1995	20.8	29.1	33.9	37.5	68.2	30.5%	42.7%	49.7%	55.0%
1996	23.4	28.2	31.8	32.2	73.9	31.7%	38.2%	43.0%	43.6%
1997	25.1	28.7	29.1	34.9	77	32.6%	37.3%	37.8%	45.3%
1998	27.4	27.8	33.6	29.7	78.3	35.0%	35.5%	42.9%	37.9%
1999	25.9	31.7	27.8	28.2	80.2	32.3%	39.5%	34.7%	35.2%
2000	31.3	27.4	27.8	26.6	80.6	38.8%	34.0%	34.5%	33.0%
2001	19.3	19.7	18.5	12.8	88.7	21.8%	22.2%	20.9%	14.4%
2002	19.4	18.2	12.5	17.2	89	21.8%	20.4%	14.0%	19.3%
2003	9.9	4.2	8.9	11.7	97.3	10.2%	4.3%	9.1%	12.0%
2004	-0.6	4.1	6.9	9.8	102.1	-0.6%	4.0%	6.8%	9.6%
2005	0.5	3.3	6.2	13.4	105.7	0.5%	3.1%	5.9%	12.7%
2006	2.9	5.8	13	17.9	106.1	2.7%	5.5%	12.3%	16.9%
2007	0	7.2	12.1	16.7	111.9	0.0%	6.4%	10.8%	14.9%
2008	11.1	16	20.6	24.1	108	10.3%	14.8%	19.1%	22.3%
2009	15.6	20.2	23.7	27.3	108.4	14.4%	18.6%	21.9%	25.2%
2010	21.4	24.9	28.5		107.2	20.0%	23.2%	26.6%	
2011	30.6	34.2			101.5	30.1%	33.7%		
2012	29.5				106.2	27.8%			
<b>Average for the Metro:</b>	<b>17.7</b>	<b>19.9</b>	<b>21.9</b>	<b>24.3</b>		<b>22.6%</b>	<b>25.7%</b>	<b>28.6%</b>	<b>32.2%</b>

<b>Trenton, NJ</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1990	-7.4	-5.6	-0.9	5.8	145.1	-5.1%	-3.9%	-0.6%	4.0%
1991	-8	-3.3	3.4	17.8	147.5	-5.4%	-2.2%	2.3%	12.1%
1992	6.1	12.8	27.2	41.4	138.1	4.4%	9.3%	19.7%	30.0%
1993	17.5	31.9	46.1	79	133.4	13.1%	23.9%	34.6%	59.2%
1994	34	48.2	81.1	102.9	131.3	25.9%	36.7%	61.8%	78.4%
1995	50.5	83.4	105.2	132.1	129	39.1%	64.7%	81.6%	102.4%
1996	76	97.8	124.7	153.2	136.4	55.7%	71.7%	91.4%	112.3%
1997	96.5	123.4	151.9	169.4	137.7	70.1%	89.6%	110.3%	123.0%
1998	121.6	150.1	167.6	163.7	139.5	87.2%	107.6%	120.1%	117.3%
1999	145.4	162.9	159	119.5	144.2	100.8%	113.0%	110.3%	82.9%
2000	156.2	152.3	112.8	99.8	150.9	103.5%	100.9%	74.8%	66.1%
2001	137.9	98.4	85.4	74.8	165.3	83.4%	59.5%	51.7%	45.3%
2002	84.2	71.2	60.6	68.1	179.5	46.9%	39.7%	33.8%	37.9%
2003	38.3	27.7	35.2	45.1	212.4	18.0%	13.0%	16.6%	21.2%
2004	5.9	13.4	23.3	32.9	234.2	2.5%	5.7%	9.9%	14.0%
2005	-13.5	-3.6	6	1.2	261.1	-5.2%	-1.4%	2.3%	0.5%
2006	-32.1	-22.5	-27.3	-36.5	289.6	-11.1%	-7.8%	-9.4%	-12.6%
2007	-40	-44.8	-54	-55.3	307.1	-13.0%	-14.6%	-17.6%	-18.0%
2008	-40.9	-50.1	-51.4	-57.7	303.2	-13.5%	-16.5%	-17.0%	-19.0%
2009	-10.6	-11.9	-18.2	12.6	263.7	-4.0%	-4.5%	-6.9%	4.8%
2010	1.1	-5.2	25.6		250.7	0.4%	-2.1%	10.2%	
2011	5.4	36.2			240.1	2.2%	15.1%		
2012	28.7				247.6	11.6%			
<b>Average for the Metro:</b>	<b>37.1</b>	<b>43.8</b>	<b>50.6</b>	<b>58.5</b>		<b>26.4%</b>	<b>31.7%</b>	<b>37.1%</b>	<b>43.1%</b>

<b>Tucson, AZ</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1993	32.3	40.6	58.2	68.1	88.2	36.6%	46.0%	66.0%	77.2%
1994	33.4	51	60.9	81.9	95.4	35.0%	53.5%	63.8%	85.8%
1995	45.9	55.8	76.8	131.1	100.5	45.7%	55.5%	76.4%	130.4%
1996	50.8	71.8	126.1	139.4	105.5	48.2%	68.1%	119.5%	132.1%
1997	70.5	124.8	138.1	138	106.8	66.0%	116.9%	129.3%	129.2%
1998	119	132.3	132.2	91.7	112.6	105.7%	117.5%	117.4%	81.4%
1999	127.2	127.1	86.6	54.8	117.7	108.1%	108.0%	73.6%	46.6%

2000	124.3	83.8	52	36.1	120.5	103.2%	69.5%	43.2%	30.0%
2001	75.5	43.7	27.8	5.7	128.8	58.6%	33.9%	21.6%	4.4%
2002	26.1	10.2	-11.9	3.5	146.4	17.8%	7.0%	-8.1%	2.4%
2003	0.3	-21.8	-6.4	13.3	156.3	0.2%	-13.9%	-4.1%	8.5%
2004	-42.8	-27.4	-7.7	-1.5	177.3	-24.1%	-15.5%	-4.3%	-0.8%
2005	-81.7	-62	-55.8	-48.7	231.6	-35.3%	-26.8%	-24.1%	-21.0%
2006	-75.3	-69.1	-62	-54.5	244.9	-30.7%	-28.2%	-25.3%	-22.3%
2007	-69	-61.9	-54.4	-34.5	244.8	-28.2%	-25.3%	-22.2%	-14.1%
2008	-21.4	-13.9	6	18.7	204.3	-10.5%	-6.8%	2.9%	9.2%
2009	17.9	37.8	50.5	66.4	172.5	10.4%	21.9%	29.3%	38.5%
2010	53.7	66.4	82.3		156.6	34.3%	42.4%	52.6%	
2011	88.5	104.4			134.5	65.8%	77.6%		
2012	89				149.9	59.4%			
<b>Average for the Metro:</b>	<b>33.2</b>	<b>36.5</b>	<b>38.9</b>	<b>41.7</b>		<b>33.3%</b>	<b>36.9%</b>	<b>39.3%</b>	<b>42.2%</b>

<b>Tulsa, OK</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure				
Purchase Year	7	8	9	10	Initial Price	7	8	9	10	
1989	19.6	22	26.7	30.2	62.6	31.3%	35.1%	42.7%	48.2%	
1990	20.7	25.4	28.9	36.1	63.9	32.4%	39.7%	45.2%	56.5%	
1991	23.9	27.4	34.6	44.6	65.4	36.5%	41.9%	52.9%	68.2%	
1992	24.5	31.7	41.7	38.4	68.3	35.9%	46.4%	61.1%	56.2%	
1993	28.7	38.7	35.4	39.1	71.3	40.3%	54.3%	49.6%	54.8%	
1994	35.9	32.6	36.3		74.1	48.4%	44.0%	49.0%		
1995	28.2	31.9			78.5	35.9%	40.6%			
1996	28.2				82.2	34.3%				
1997					84.6					
1998				47.6	89.3				53.3%	
1999			44.1	37.3	92.8			47.5%	40.2%	
2000		36.9	30.1	32.3	100		36.9%	30.1%	32.3%	
2001	26.9	20.1	22.3	19.7	110	24.5%	18.3%	20.3%	17.9%	
2002	23.4	25.6	23	29.6	106.7	21.9%	24.0%	21.6%	27.7%	
2003	21.9	19.3	25.9	32.7	110.4	19.8%	17.5%	23.5%	29.6%	
2008	13.3	14.1	23.3	28.4	136.9	9.7%	10.3%	17.0%	20.7%	
2009	20.9	30.1	35.2	43.1	130.1	16.1%	23.1%	27.1%	33.1%	
2010	27.9	33	40.9		132.3	21.1%	24.9%	30.9%		
2011	35.6	43.5			129.7	27.4%	33.5%			
2012	36.9				136.3	27.1%				
<b>Average for the Metro:</b>	<b>26.0</b>	<b>28.8</b>	<b>32.0</b>	<b>35.3</b>		<b>28.9%</b>	<b>32.7%</b>	<b>37.0%</b>	<b>41.5%</b>	



<b>Urban Honolulu, HI</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	65	37	27	20	270	24.1%	13.7%	10.0%	7.4%
1990	-45	-55	-62	-57	352	-12.8%	-15.6%	-17.6%	-16.2%
1991	-43	-50	-45	-40.1	340	-12.6%	-14.7%	-13.2%	-11.8%
1992	-59	-54	-49.1	-14	349	-16.9%	-15.5%	-14.1%	-4.0%
1993	-63.5	-58.6	-23.5	21.5	358.5	-17.7%	-16.3%	-6.6%	6.0%
1994	-60.1	-25	20	100	360	-16.7%	-6.9%	5.6%	27.8%
1995	-14	31	111	241	349	-4.0%	8.9%	31.8%	69.1%
1996	45	125	255	295	335	13.4%	37.3%	76.1%	88.1%
1997	153	283	323	336.5	307	49.8%	92.2%	105.2%	109.6%
1998	293	333	346.5	327	297	98.7%	112.1%	116.7%	110.1%
1999	340	353.5	334	306.2	290	117.2%	121.9%	115.2%	105.6%
2000	348.5	329	301.2	312.6	295	118.1%	111.5%	102.1%	106.0%
2001	324.1	296.3	307.7	297.1	299.9	108.1%	98.8%	102.6%	99.1%
2002	261.2	272.6	262	293.8	335	78.0%	81.4%	78.2%	87.7%
2003	227.6	217	248.8	281.5	380	59.9%	57.1%	65.5%	74.1%
2004	137	168.8	201.5	222.8	460	29.8%	36.7%	43.8%	48.4%
2005	38.8	71.5	92.8	117.7	590	6.6%	12.1%	15.7%	19.9%
2006	31.5	52.8	77.7	103.5	630	5.0%	8.4%	12.3%	16.4%
2007	39.3	64.2	90	113.8	643.5	6.1%	10.0%	14.0%	17.7%
2008	83.7	109.5	133.3	178.7	624	13.4%	17.5%	21.4%	28.6%
2009	137.3	161.1	206.5	206.3	596.2	23.0%	27.0%	34.6%	34.6%
2010	149.7	195.1	194.9		607.6	24.6%	32.1%	32.1%	
2011	205.7	205.5			597	34.5%	34.4%		
2012	173.7				628.8	27.6%			
<b>Average for the Metro:</b>	<b>115.4</b>	<b>133.2</b>	<b>152.4</b>	<b>174.5</b>		<b>31.5%</b>	<b>36.7%</b>	<b>42.3%</b>	<b>48.8%</b>

<b>Virginia Beach-Norfolk-Newport News, V</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1991	17.7	21.8	20.6		91.7	19.3%	23.8%	22.5%	
1992	18.7	17.5			94.8	19.7%	18.5%		
1993	14.1			40.6	98.2	14.4%			41.3%
1994			35	59.2	103.8			33.7%	57.0%
1995		34.4	58.6	92.8	104.4		33.0%	56.1%	88.9%
1996	28.6	52.8	87	105.8	110.2	26.0%	47.9%	78.9%	96.0%

1998	87.8	106.6	117.4	110.6	109.4	80.3%	97.4%	107.3%	101.1%
1999	102.5	113.3	106.5	96.5	113.5	90.3%	99.8%	93.8%	85.0%
2000	114.5	107.7	97.7	92.7	112.3	102.0%	95.9%	87.0%	82.5%
2003	66.2	44.1	48.7	54.2	138.8	47.7%	31.8%	35.1%	39.0%
2004	19.9	24.5	30	33	163	12.2%	15.0%	18.4%	20.2%
2005	-9.7	-4.2	-1.2	11.8	197.2	-4.9%	-2.1%	-0.6%	6.0%
2006	-23	-20	-7	-1	216	-10.6%	-9.3%	-3.2%	-0.5%
2007	-30.8	-17.8	-11.8	-1.8	226.8	-13.6%	-7.8%	-5.2%	-0.8%
2008	-11	-5	5	-1	220	-5.0%	-2.3%	2.3%	-0.5%
2009	5	15	9	25	210	2.4%	7.1%	4.3%	11.9%
2010	20	14	30		205	9.8%	6.8%	14.6%	
2011	36.1	52.1			182.9	19.7%	28.5%		
2012	47.5				187.5	25.3%			
<b>Average for the Metro:</b>	<b>29.7</b>	<b>34.8</b>	<b>41.7</b>	<b>51.3</b>		<b>25.6%</b>	<b>30.3%</b>	<b>36.3%</b>	<b>44.8%</b>

Washington-Arlington-Alexandria, DC-VA Purchase Year	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
	7	8	9	10	Initial Price	7	8	9	10
1989	16	21.4	27.1	31.4	141.3	11.3%	15.1%	19.2%	22.2%
1990	15.4	21.1	25.4	31.4	147.3	10.5%	14.3%	17.2%	21.3%
1991	15.1	19.4	25.4	50.4	153.3	9.8%	12.7%	16.6%	32.9%
1992	18.3	24.3	49.3	87.7	154.4	11.9%	15.7%	31.9%	56.8%
1993	23.8	48.8	87.2	122.9	154.9	15.4%	31.5%	56.3%	79.3%
1994	49.2	87.6	123.3	186.7	154.5	31.8%	56.7%	79.8%	120.8%
1995	89	124.7	188.1	271.6	153.1	58.1%	81.5%	122.9%	177.4%
1996	120.5	183.9	267.4	273	157.3	76.6%	116.9%	170.0%	173.6%
1997	178.5	262	267.6	266.7	162.7	109.7%	161.0%	164.5%	163.9%
1998	256.3	261.9	261	173.2	168.4	152.2%	155.5%	155.0%	102.9%
1999	257.6	256.7	168.9	133.7	172.7	149.2%	148.6%	97.8%	77.4%
2000	250.7	162.9	127.7	144.4	178.7	140.3%	91.2%	71.5%	80.8%
2001	137.9	102.7	119.4	119.4	203.7	67.7%	50.4%	58.6%	58.6%
2002	64.3	81	81	107.9	242.1	26.6%	33.5%	33.5%	44.6%
2003	45.3	45.3	72.2	101.9	277.8	16.3%	16.3%	26.0%	36.7%
2004	-18.1	8.8	38.5	40.6	341.2	-5.3%	2.6%	11.3%	11.9%
2005	-74.7	-45	-42.9	-41.3	424.7	-17.6%	-10.6%	-10.1%	-9.7%
2006	-50.6	-48.5	-46.9	-39.7	430.3	-11.8%	-11.3%	-10.9%	-9.2%
2007	-47.6	-46	-38.8	-22.7	429.4	-11.1%	-10.7%	-9.0%	-5.3%
2008	41.8	49	65.1	82.4	341.6	12.2%	14.3%	19.1%	24.1%
2009	84.2	100.3	117.6	134.5	306.4	27.5%	32.7%	38.4%	43.9%

2010	83.6	100.9	117.8		323.1	25.9%	31.2%	36.5%	
2011	100.9	117.8			323.1	31.2%	36.5%		
2012	90.9				350	26.0%			
<b>Average for the Metro:</b>	<b>72.8</b>	<b>84.4</b>	<b>95.5</b>	<b>107.4</b>		<b>40.2%</b>	<b>47.2%</b>	<b>54.4%</b>	<b>62.1%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	24.5	29.1	33.2	38.7	36.1	67.9%	80.6%	92.0%	107.2%
1990	23.9	28	33.5	38.9	41.3	57.9%	67.8%	81.1%	94.2%
1991	23.9	29.4	34.8	39.1	45.4	52.6%	64.8%	76.7%	86.1%
1992	27.6	33	37.3	40.6	47.2	58.5%	69.9%	79.0%	86.0%
1993	29.7	34	37.3	40.8	50.5	58.8%	67.3%	73.9%	80.8%
1994	31.4	34.7	38.2	42.1	53.1	59.1%	65.3%	71.9%	79.3%
1995	31.3	34.8	38.7	45.7	56.5	55.4%	61.6%	68.5%	80.9%
1996	30.7	34.6	41.6	48.3	60.6	50.7%	57.1%	68.6%	79.7%
1997	30	37	43.7	47.6	65.2	46.0%	56.7%	67.0%	73.0%
1998	32.9	39.6	43.5	42.2	69.3	47.5%	57.1%	62.8%	60.9%
1999	34.1	38	36.7	35.8	74.8	45.6%	50.8%	49.1%	47.9%
2000	32.6	31.3	30.4	31.9	80.2	40.6%	39.0%	37.9%	39.8%
2001	27	26.1	27.6	28.3	84.5	32.0%	30.9%	32.7%	33.5%
2002	22.8	24.3	25	29.8	87.8	26.0%	27.7%	28.5%	33.9%
2003	20.8	21.5	26.3	34.2	91.3	22.8%	23.5%	28.8%	37.5%
2004	17.6	22.4	30.3	31.5	95.2	18.5%	23.5%	31.8%	33.1%
2005	15.4	23.3	24.5	18	102.2	15.1%	22.8%	24.0%	17.6%
2006	16.6	17.8	11.3	13.3	108.9	15.2%	16.3%	10.4%	12.2%
2007	13.9	7.4	9.4	11.1	112.8	12.3%	6.6%	8.3%	9.8%
2008	8.7	10.7	12.4	15.5	111.5	7.8%	9.6%	11.1%	13.9%
2009	11.6	13.3	16.4	23.1	110.6	10.5%	12.0%	14.8%	20.9%
2010	11.8	14.9	21.6		112.1	10.5%	13.3%	19.3%	
2011	14.2	20.9			112.8	12.6%	18.5%		
2012	16.1				117.6	13.7%			
<b>Average for the Metro:</b>	<b>22.9</b>	<b>26.4</b>	<b>29.7</b>	<b>33.2</b>		<b>34.9%</b>	<b>41.0%</b>	<b>47.2%</b>	<b>53.7%</b>

Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	18.7	21.2	27.3	29.5	62	30.2%	34.2%	44.0%	47.6%
1990	20.8	26.9	29.1	28.4	62.4	33.3%	43.1%	46.6%	45.5%

1991	23.4	25.6	24.9	29	65.9	35.5%	38.8%	37.8%	44.0%
1992	22.9	22.2	26.3	29.5	68.6	33.4%	32.4%	38.3%	43.0%
1993	19.4	23.5	26.7	29.1	71.4	27.2%	32.9%	37.4%	40.8%
1994	21.2	24.4	26.8	30.2	73.7	28.8%	33.1%	36.4%	41.0%
1995	21.6	24	27.4	31.5	76.5	28.2%	31.4%	35.8%	41.2%
1996	19.8	23.2	27.3	34.2	80.7	24.5%	28.7%	33.8%	42.4%
1997	20.7	24.8	31.7	32.4	83.2	24.9%	29.8%	38.1%	38.9%
1998	18.7	25.6	26.3	32.5	89.3	20.9%	28.7%	29.5%	36.4%
1999	23.4	24.1	30.3	27.2	91.5	25.6%	26.3%	33.1%	29.7%
2000	24.8	31	27.9	27.9	90.8	27.3%	34.1%	30.7%	30.7%
2001	26.9	23.8	23.8	20.7	94.9	28.3%	25.1%	25.1%	21.8%
2002	20.6	20.6	17.5	18.8	98.1	21.0%	21.0%	17.8%	19.2%
2003	18.2	15.1	16.4	21.7	100.5	18.1%	15.0%	16.3%	21.6%
2004	11.7	13	18.3	21.8	103.9	11.3%	12.5%	17.6%	21.0%
2005	8.9	14.2	17.7	24.9	108	8.2%	13.1%	16.4%	23.1%
2006	7.3	10.8	18	14.5	114.9	6.4%	9.4%	15.7%	12.6%
2007	10.1	17.3	13.8	17.3	115.6	8.7%	15.0%	11.9%	15.0%
2008	11.1	7.6	11.1	20.2	121.8	9.1%	6.2%	9.1%	16.6%
2009	10.7	14.2	23.3	39.5	118.7	9.0%	12.0%	19.6%	33.3%
2010	14.2	23.3	39.5		118.7	12.0%	19.6%	33.3%	
2011	26.4	42.6			115.6	22.8%	36.9%		
2012	41.3				116.9	35.3%			
<b>Average for the Metro:</b>	<b>19.3</b>	<b>21.7</b>	<b>24.2</b>	<b>26.7</b>		<b>22.1%</b>	<b>25.2%</b>	<b>28.4%</b>	<b>31.7%</b>

<b>Wichita Falls TX</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
<b>Average for the Metro:</b>									

<b>Wilmington, NC Metropolitan Statistical Area</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2009	19.1	34.1	48.8	61.1	203.6	9.4%	16.7%	24.0%	30.0%
2010	30.2	44.9	57.2		207.5	14.6%	21.6%	27.6%	
2011	59.2	71.5			193.2	30.6%	37.0%		
2012	70.6				194.1	36.4%			
<b>Average for the Metro:</b>	<b>44.8</b>	<b>50.2</b>	<b>53.0</b>	<b>61.1</b>		<b>22.7%</b>	<b>25.1%</b>	<b>25.8%</b>	<b>30.0%</b>

<b>Winston-Salem, NC</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2010	24.6	35	46.9		130.4	18.9%	26.8%	36.0%	
2011	43.5	55.4			121.9	35.7%	45.4%		
2012	57.6				119.7	48.1%			
<b>Average for the Metro:</b>	<b>41.9</b>	<b>45.2</b>	<b>46.9</b>			<b>34.2%</b>	<b>36.1%</b>	<b>36.0%</b>	

<b>Worcester, MA-CT</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	-10.3	-6.5	-2.9		141.5	-7.3%	-4.6%	-2.0%	
1990	-1.8	1.8		-5	136.8	-1.3%	1.3%		-3.7%
1992		3.8	24.6	97.6	128		3.0%	19.2%	76.3%
1993	2.8	23.6	96.6	123.6	129	2.2%	18.3%	74.9%	95.8%
1994	22	95	122	145.3	130.6	16.8%	72.7%	93.4%	111.3%
1995	95.5	122.5	145.8	160.6	130.1	73.4%	94.2%	112.1%	123.4%
1996	121.4	144.7	159.5	150.5	131.2	92.5%	110.3%	121.6%	114.7%
1997	140.9	155.7	146.7	139.6	135	104.4%	115.3%	108.7%	103.4%
1998	152.1	143.1	136	98.5	138.6	109.7%	103.2%	98.1%	71.1%
2000	142.8	105.3	85.9	91.5	131.8	108.3%	79.9%	65.2%	69.4%
2001	84.5	65.1	70.7	57	152.6	55.4%	42.7%	46.3%	37.4%
2002	-7.9	-2.3	-16	-19.6	225.6	-3.5%	-1.0%	-7.1%	-8.7%
2003	-29.3	-43	-46.6	-21.3	252.6	-11.6%	-17.0%	-18.4%	-8.4%
2004	-66.3	-69.9	-44.6	-39.8	275.9	-24.0%	-25.3%	-16.2%	-14.4%
2005	-84.7	-59.4	-54.6	-46.9	290.7	-29.1%	-20.4%	-18.8%	-16.1%
2006	-50.4	-45.6	-37.9	-42.3	281.7	-17.9%	-16.2%	-13.5%	-15.0%
2007	-38.5	-30.8	-35.2	-21.9	274.6	-14.0%	-11.2%	-12.8%	-8.0%
2008	6.7	2.3	15.6	35.1	237.1	2.8%	1.0%	6.6%	14.8%
2009	21.7	35	54.5	70.4	217.7	10.0%	16.1%	25.0%	32.3%
2010	29.4	48.9	64.8		223.3	13.2%	21.9%	29.0%	
2011	62.6	78.5			209.6	29.9%	37.5%		
2012	82.1				206	39.9%			
<b>Average for the Metro:</b>	<b>32.2</b>	<b>36.6</b>	<b>46.6</b>	<b>54.1</b>		<b>26.2%</b>	<b>29.6%</b>	<b>37.4%</b>	<b>43.1%</b>

<b>Yakima, WA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
2001	43.7	45.6	46.1	40.8	109.6	39.9%	41.6%	42.1%	37.2%
2002	39.5	40	34.7	46.3	115.7	34.1%	34.6%	30.0%	40.0%

2003	32.3	27	38.6	36.6	123.4	26.2%	21.9%	31.3%	29.7%
2004	20.5	32.1	30.1	29.6	129.9	15.8%	24.7%	23.2%	22.8%
2005	28.1	26.1	25.6	32.9	133.9	21.0%	19.5%	19.1%	24.6%
2006	23.5	23	30.3	52.1	136.5	17.2%	16.8%	22.2%	38.2%
2007	3	10.3	32.1	47.6	156.5	1.9%	6.6%	20.5%	30.4%
2008	13.5	35.3	50.8	73.5	153.3	8.8%	23.0%	33.1%	47.9%
2009	33.4	48.9	71.6	93.7	155.2	21.5%	31.5%	46.1%	60.4%
2010	48.4	71.1	93.2		155.7	31.1%	45.7%	59.9%	
2011	76.4	98.5			150.4	50.8%	65.5%		
2012	86.9				162	53.6%			
<b>Average for the Metro:</b>	<b>37.4</b>	<b>41.6</b>	<b>45.3</b>	<b>50.3</b>		<b>26.8%</b>	<b>30.1%</b>	<b>32.7%</b>	<b>36.8%</b>

<b>York-Hanover, PA</b>	Home Price Gain by Tenure ( in thousand dollars)					Home Price Appreciation by Tenure			
Purchase Year	7	8	9	10	Initial Price	7	8	9	10
1989	18.7	22	23.7	29.1	77.8	24.0%	28.3%	30.5%	37.4%
1990	17.9	19.6	25	25.1	81.9	21.9%	23.9%	30.5%	30.6%
1991	16.1	21.5	21.6	28.6	85.4	18.9%	25.2%	25.3%	33.5%
1992	18.9	19	26	30.5	88	21.5%	21.6%	29.5%	34.7%
1993	15.8	22.8	27.3	36.3	91.2	17.3%	25.0%	29.9%	39.8%
1994	22.6	27.1	36.1	52.1	91.4	24.7%	29.6%	39.5%	57.0%
1995	25.1	34.1	50.1	74.5	93.4	26.9%	36.5%	53.6%	79.8%
1996	31	47	71.4	85	96.5	32.1%	48.7%	74.0%	88.1%
1997	43.7	68.1	81.7	86.6	99.8	43.8%	68.2%	81.9%	86.8%
1998	66.4	80	84.9	74.5	101.5	65.4%	78.8%	83.6%	73.4%
1999	74.6	79.5	69.1	59.3	106.9	69.8%	74.4%	64.6%	55.5%
2000	79.4	69	59.2	51.6	107	74.2%	64.5%	55.3%	48.2%
2001	62	52.2	44.6	37.6	114	54.4%	45.8%	39.1%	33.0%
2002	47.7	40.1	33.1	28.3	118.5	40.3%	33.8%	27.9%	23.9%
2003	31.1	24.1	19.3	23	127.5	24.4%	18.9%	15.1%	18.0%
2004	8.1	3.3	7	11.6	143.5	5.6%	2.3%	4.9%	8.1%
2005	-21.1	-17.4	-12.8	-8.9	167.9	-12.6%	-10.4%	-7.6%	-5.3%
2006	-31	-26.4	-22.5	-17.8	181.5	-17.1%	-14.5%	-12.4%	-9.8%
2007	-31.3	-27.4	-22.7	-15.1	186.4	-16.8%	-14.7%	-12.2%	-8.1%
2008	-17	-12.3	-4.7	1.4	176	-9.7%	-7.0%	-2.7%	0.8%
2009	-2.5	5.1	11.2	17.9	166.2	-1.5%	3.1%	6.7%	10.8%
2010	12.7	18.8	25.5		158.6	8.0%	11.9%	16.1%	
2011	25.8	32.5			151.6	17.0%	21.4%		
2012	37.3				146.8	25.4%			

<b>Average for the Metro:</b>	<b>23.0</b>	<b>26.2</b>	<b>29.7</b>	<b>33.9</b>		<b>23.2%</b>	<b>26.8%</b>	<b>30.6%</b>	<b>35.1%</b>
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Youngstown-Warren-Boardman, OH-PA Purchase Year	Home Price Gain by Tenure ( in thousand dollars)				Initial Price	Home Price Appreciation by Tenure			
	7	8	9	10		7	8	9	10
1989	21.1	25.3	29.1	27.5	48.6	43.4%	52.1%	59.9%	56.6%
1990	22.8	26.6	25	23	51.1	44.6%	52.1%	48.9%	45.0%
1991	23.2	21.6	19.6		54.5	42.6%	39.6%	36.0%	
1992	18.5	16.5			57.6	32.1%	28.6%		
1993	12.9			24.5	61.2	21.1%			40.0%
1994			22.6	22.9	63.1			35.8%	36.3%
1995		20.7	21	20.6	65		31.8%	32.3%	31.7%
1996	16	16.3	15.9	11.8	69.7	23.0%	23.4%	22.8%	16.9%
1997	12.1	11.7	7.6	5	73.9	16.4%	15.8%	10.3%	6.8%
1998	7.9	3.8	1.2	-6	77.7	10.2%	4.9%	1.5%	-7.7%
1999	5.4	2.8	-4.4	-9.6	76.1	7.1%	3.7%	-5.8%	-12.6%
2000	4.8	-2.4	-7.6	-6.9	74.1	6.5%	-3.2%	-10.3%	-9.3%
2003	-18.5		-13.1	-10.3	85.7	-21.6%		-15.3%	-12.0%
2004		-13.4	-10.6	-7.4	86		-15.6%	-12.3%	-8.6%
2005	-13	-10.2	-7	-4.1	85.6	-15.2%	-11.9%	-8.2%	-4.8%
2006	-6.1	-2.9	0	2.9	81.5	-7.5%	-3.6%	0.0%	3.6%
2007	-0.3	2.6	5.5	7.2	78.9	-0.4%	3.3%	7.0%	9.1%
2008	9.8	12.7	14.4	22.3	71.7	13.7%	17.7%	20.1%	31.1%
2009	17.9	19.6	27.5	36.1	66.5	26.9%	29.5%	41.4%	54.3%
2010	18.9	26.8	35.4		67.2	28.1%	39.9%	52.7%	
2012	30				72.6	41.3%			
<b>Average for the Metro:</b>	<b>10.2</b>	<b>10.5</b>	<b>10.1</b>	<b>9.4</b>		<b>17.3%</b>	<b>18.1%</b>	<b>17.6%</b>	<b>16.3%</b>

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