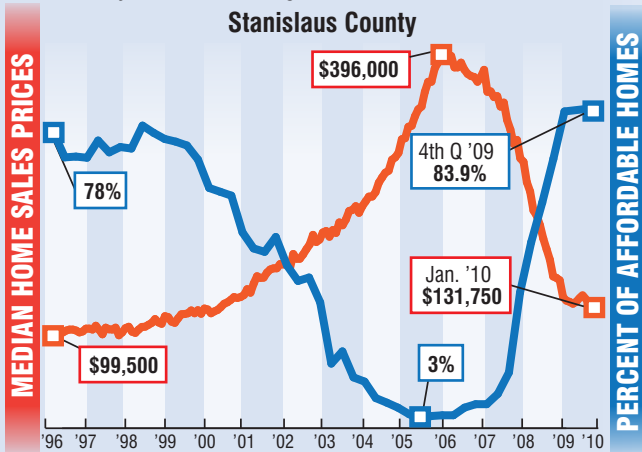
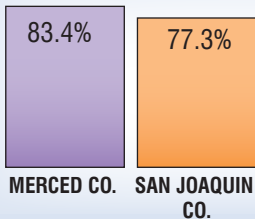


BUYER'S MARKET CONTINUES

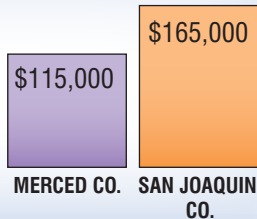
From 1996 through 2005, Stanislaus County's median home sales prices (in red) soared, but they've fallen since. The percentage of homes affordable to median-income families (in blue) declined dramatically from 1996 through 2005, but has risen since.



Affordable homes in the 4th quarter of 2009



Home prices in January



Sources: National Association of Home Builders/Wells Fargo Housing Opportunity Index and MDA DataQuick Information Systems