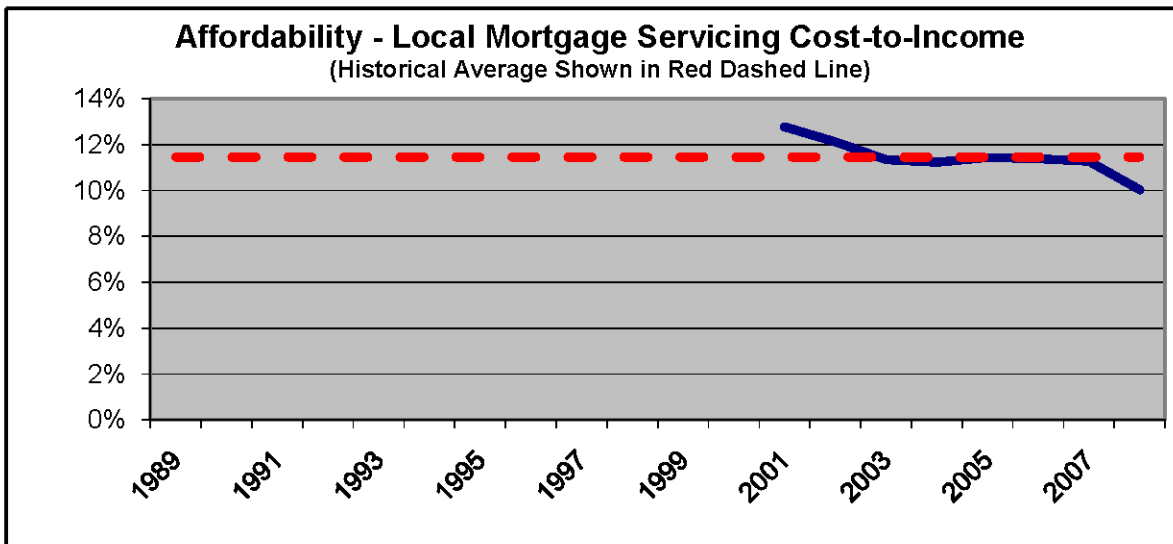
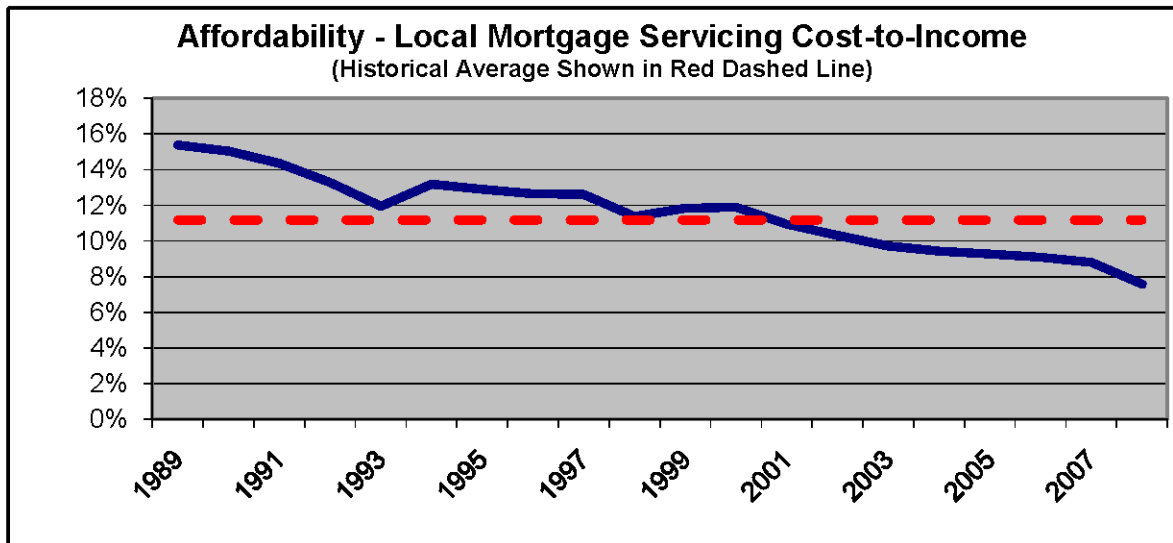


Monthly Mortgage Payment to Income	Ft. Wayne	U.S.	
Ratio for all of 2008	7.9%	21.4%	Good local affordability
Ratio for 2008 - Q4	7.2%	20.6%	Improving and historically strong
Historical Local Average	9.6%	23.2%	Good relative to the nation

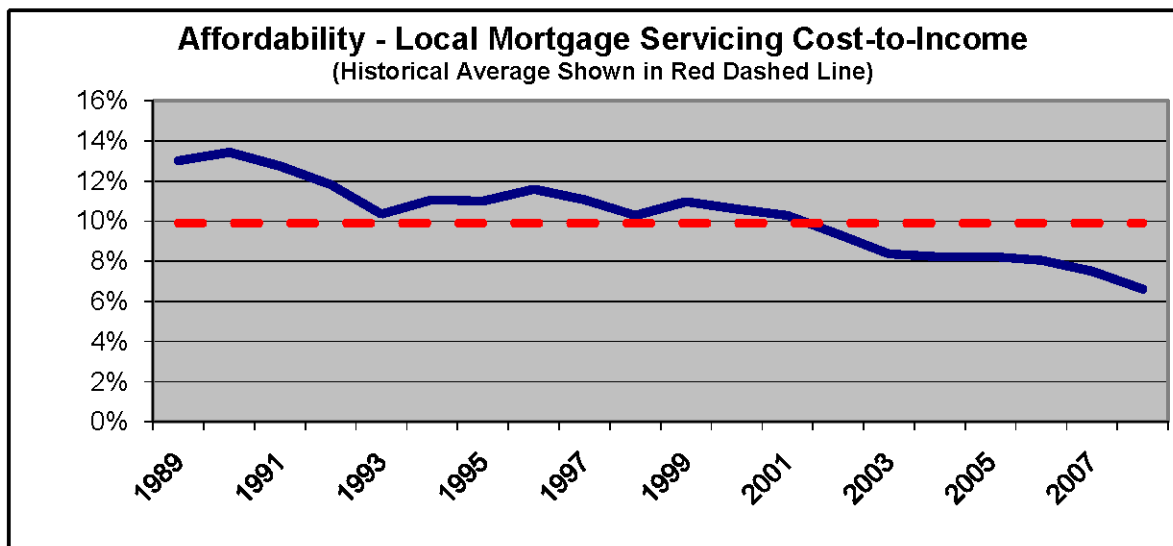


Monthly Mortgage Payment to Income	Gary	U.S.	
Ratio for all of 2008	10.6%	21.4%	Good local affordability
Ratio for 2008 - Q4	9.1%	20.6%	Improving and historically strong
Historical Local Average	11.4%	23.2%	Good relative to the nation





Monthly Mortgage Payment to Income	Indianapolis	U.S.	
Ratio for all of 2008	8.1%	21.4%	Good local affordability
Ratio for 2008 - Q4	6.9%	20.6%	Improving and historically strong
Historical Local Average	11.2%	23.2%	Good relative to the nation



Monthly Mortgage Payment to Income	South Bend	U.S.	
Ratio for all of 2008	7.0%	21.4%	Good local affordability
Ratio for 2008 - Q4	6.2%	20.6%	Improving and historically strong
Historical Local Average	9.9%	23.2%	Good relative to the nation

