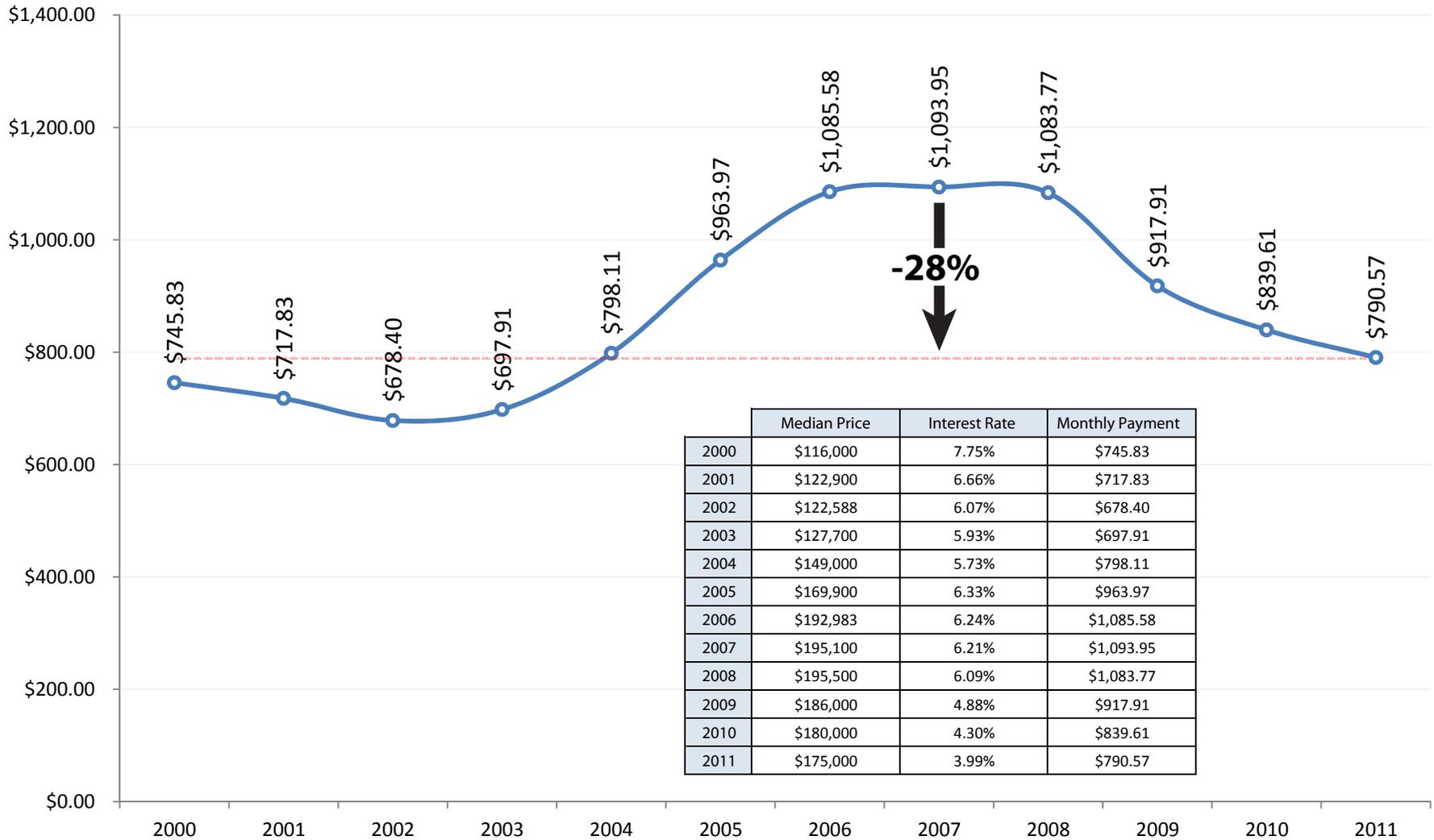


Monthly Housing Cost of Median Priced Home

Harrisonburg & Rockingham County

Assumes 80% Financing at November's Average 30-Year Rate

Includes estimate for insurance, and taxes at Harrisonburg's current rate (\$0.59/\$100)



	Median Price	Interest Rate	Monthly Payment
2000	\$116,000	7.75%	\$745.83
2001	\$122,900	6.66%	\$717.83
2002	\$122,588	6.07%	\$678.40
2003	\$127,700	5.93%	\$697.91
2004	\$149,000	5.73%	\$798.11
2005	\$169,900	6.33%	\$963.97
2006	\$192,983	6.24%	\$1,085.58
2007	\$195,100	6.21%	\$1,093.95
2008	\$195,500	6.09%	\$1,083.77
2009	\$186,000	4.88%	\$917.91
2010	\$180,000	4.30%	\$839.61
2011	\$175,000	3.99%	\$790.57

Sources: Median Sales Prices from HarrisonburgHousingToday.com, Average Interest Rates from FreddieMac.com