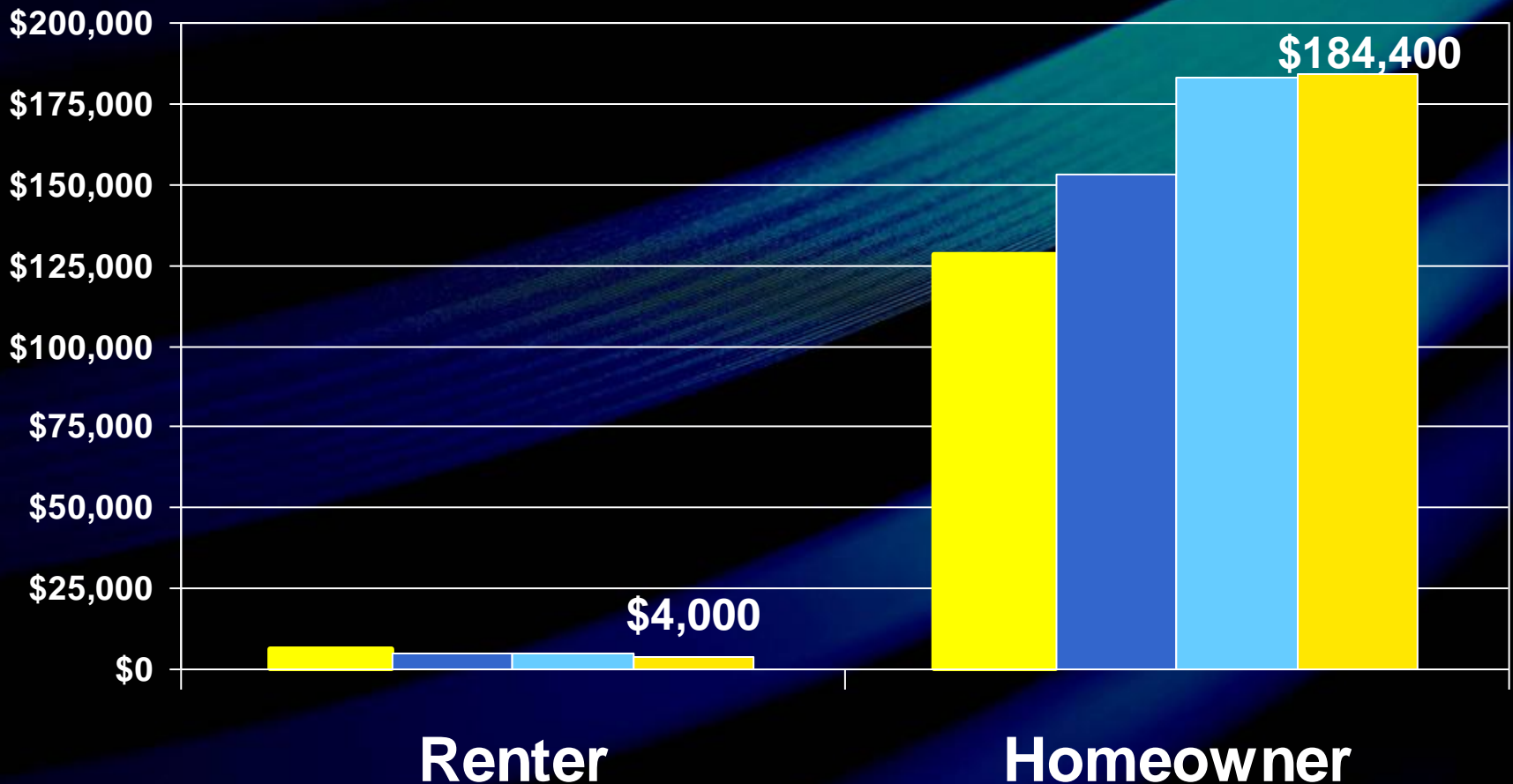


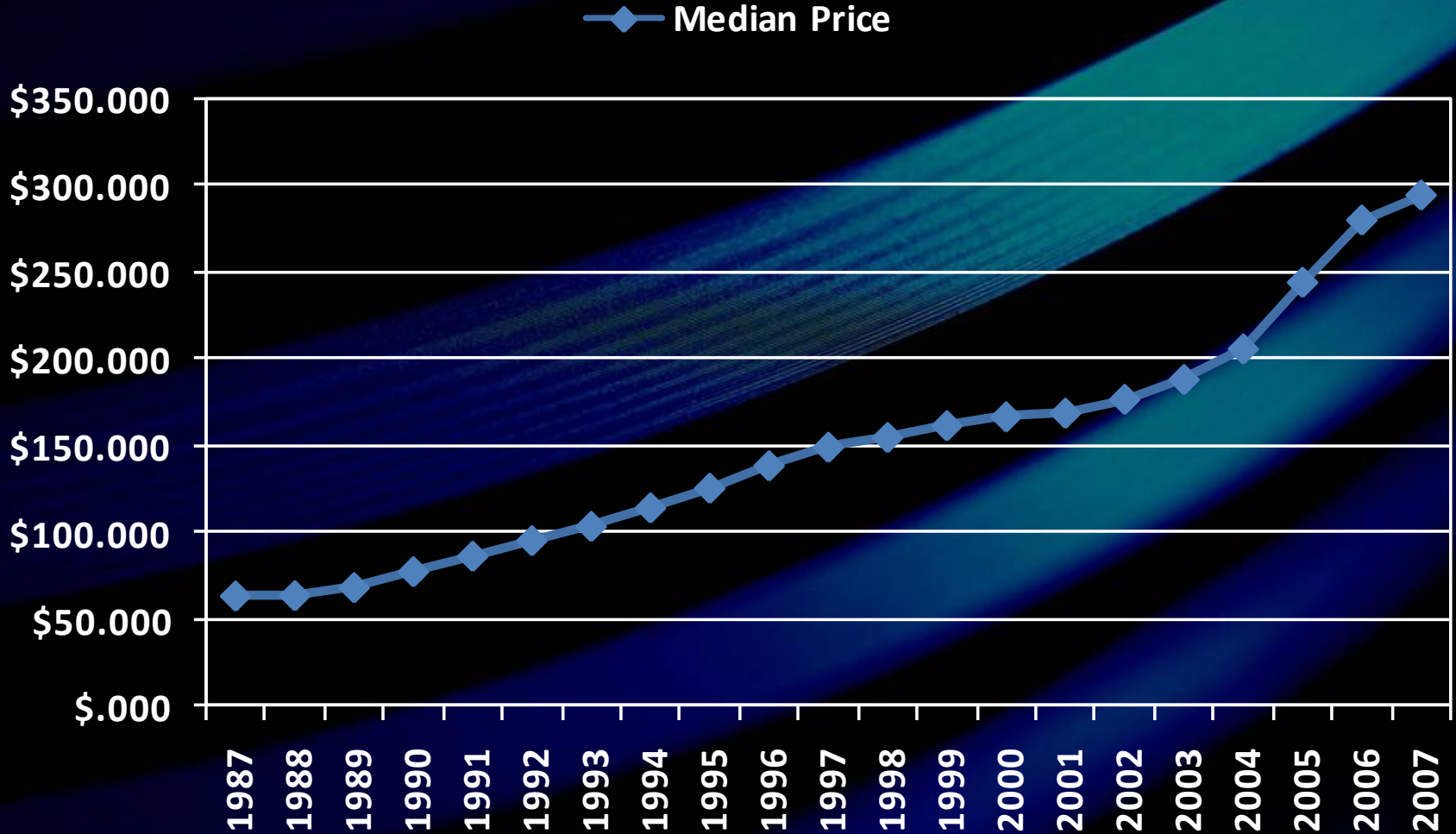
U.S. Typical Net Worth

■ 1995 ■ 1998 ■ 2001 ■ 2004



Source: Federal Reserve

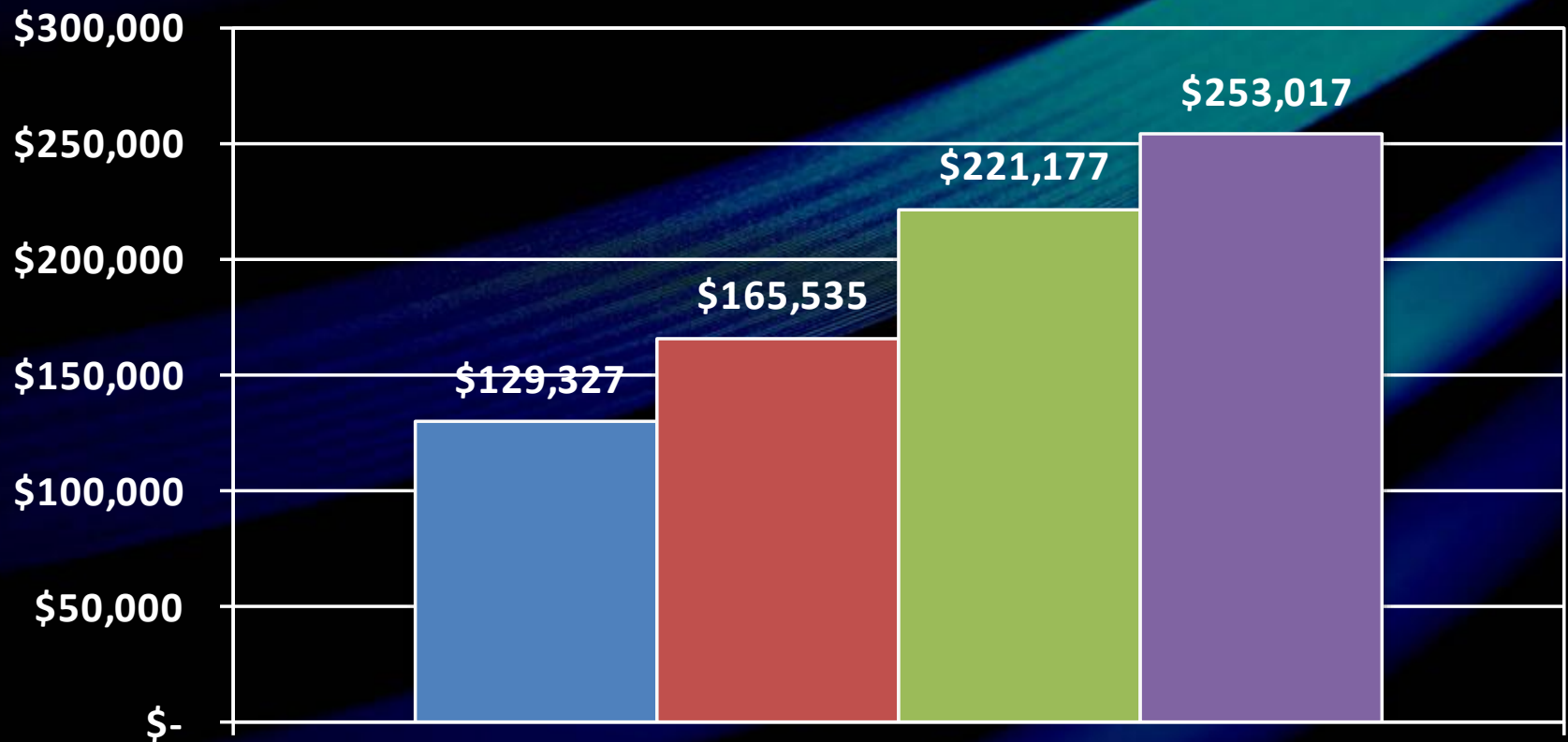
Portland-Vancouver-Beaverton, OR-WA Home Price Trend



Source: NAR

Homeowner Equity in Portland-Vancouver-Beaverton, OR-WA in 2007

5 year 10 year 15 year 20 year



Source: NAR

Equity from Price Gain and from Principal Payments