



Greater Cincinnati Market Report

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2008 Fourth Quarter
(data through December 31, 2008)

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CINCINNATI REGION

AVERAGE SALES PRICE

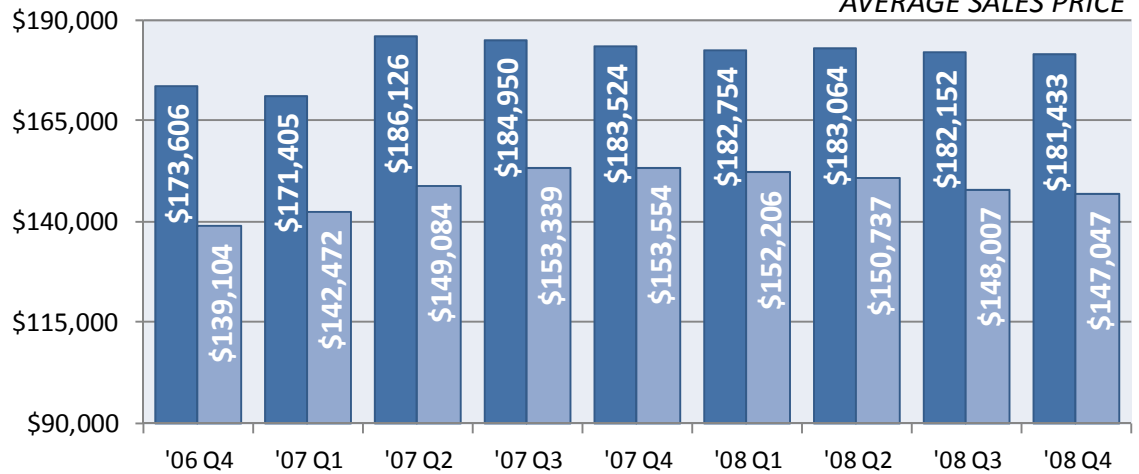
PERCENT CHANGE IN AVERAGE SALES PRICE

SINGLE FAMILY

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 -1.14% 4.51%

CONDO

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 -4.24% 5.71%



TOP CITIES/COMMUNITIES - AVERAGE SALES PRICE

SINGLE FAMILY				CONDO			
City/Community	State	County	Average	City/Community	State	County	Average
Indian Hill	OH	Hamilton - East	\$1,192,627	Covington	KY	Kenton	\$619,178
Mt. Adams	OH	Hamilton - East	\$608,670	Mariemont	OH	Hamilton - East	\$547,986
Terrace Park	OH	Hamilton - East	\$445,518	Oakley	OH	Hamilton - East	\$311,766
Montgomery	OH	Hamilton - East	\$432,838	Bellevue	KY	Campbell	\$269,071
Hyde Park	OH	Hamilton - East	\$376,735	Walnut Hills	OH	Hamilton - East	\$245,737
Deerfield Twp.	OH	Warren	\$372,949	Mt. Adams	OH	Hamilton - East	\$244,946
Amberley	OH	Hamilton - East	\$343,415	Columbia/Tusculum	OH	Hamilton - East	\$243,432
Newtown	OH	Hamilton - East	\$342,089	City	OH	Hamilton - East	\$241,516
Mt. Lookout	OH	Hamilton - East	\$341,041	Hyde Park	OH	Hamilton - East	\$234,777
Mariemont	OH	Hamilton - East	\$336,693	Ludlow	KY	Kenton	\$216,857

TOP CITIES/COMMUNITIES - CLOSED UNITS

SINGLE FAMILY				CONDO			
City/Community	State	County	Units	City/Community	State	County	Units
Independence	KY	Kenton	482	Walnut Hills	OH	Hamilton - East	174
Anderson Twp.	OH	Hamilton - East	475	Florence	KY	Boone	160
Florence	KY	Boone	471	Mason	OH	Warren	135
Liberty Twp.	OH	Butler	456	City	OH	Hamilton - East	115
Miami Twp.	OH	Clermont	420	Covington	KY	Kenton	110
Union Twp.	OH	Clermont	367	West West Chester	OH	Butler	93
West West Chester	OH	Butler	358	Fairfield	OH	Butler	93
Hamilton Twp.	OH	Warren	344	Union Twp.	OH	Clermont	82
Hamilton West	OH	Butler	338	Deerfield Twp.	OH	Warren	67
Colerain Twp. East	OH	Hamilton - West	334	Hyde Park	OH	Hamilton - East	63

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SOUTHWEST OHIO

AVERAGE SALES PRICE

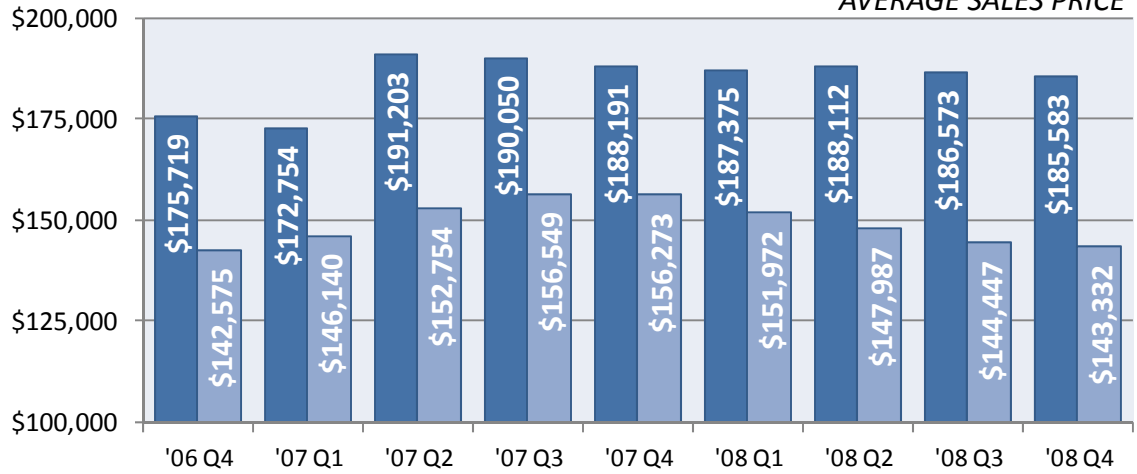
PERCENT CHANGE IN AVERAGE SALES PRICE

SINGLE FAMILY

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 -1.39% 5.61%

CONDO

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 -8.28% 0.53%



TOP CITIES/COMMUNITIES - AVERAGE SALES PRICE

TOP CITIES/COMMUNITIES - CLOSED UNITS

SINGLE FAMILY		CONDO		SINGLE FAMILY		CONDO	
Average		Average		Units		Units	
Indian Hill	\$1,192,627	Mariemont	\$547,986	Anderson Twp.	482	Walnut Hills	174
Mt. Adams	\$608,670	Oakley	\$311,766	Liberty Twp.	475	Mason	135
Terrace Park	\$445,518	Walnut Hills	\$245,737	Miami Twp.	471	City	115
Montgomery	\$432,838	Mt. Adams	\$244,946	Union Twp.	456	Fairfield	93
Hyde Park	\$376,735	Columbia/Tusculum	\$243,432	West West Chester	420	West West Chester	93

NORTHERN KENTUCKY

AVERAGE SALES PRICE

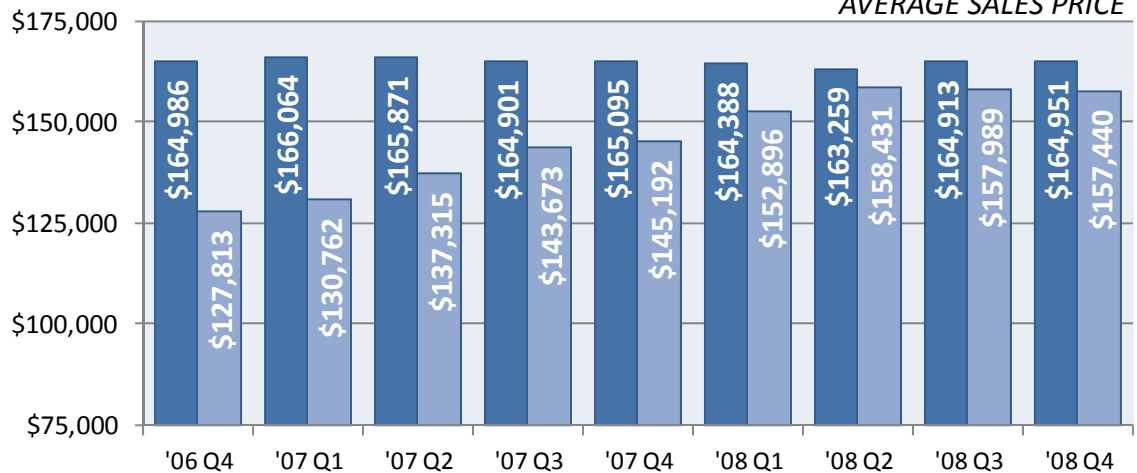
PERCENT CHANGE IN AVERAGE SALES PRICE

SINGLE FAMILY

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 -0.09% -0.02%

CONDO

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 8.44% 23.18%



TOP CITIES/COMMUNITIES - AVERAGE SALES PRICE

TOP CITIES/COMMUNITIES - CLOSED UNITS

SINGLE FAMILY		CONDO		SINGLE FAMILY		CONDO	
Average		Average		Units		Units	
Crestview Hills	\$304,832	Covington	\$619,178	Independence	482	Florence	160
Fort Mitchell	\$280,723	Bellevue	\$269,071	Florence	471	Covington	110
Union	\$277,790	Ludlow	\$216,857	Burlington	269	Cold Spring	54
Villa Hills	\$251,343	Fort Wright	\$193,229	Covington	269	Burlington	34
Lakeside Park	\$241,101	Union	\$185,538	Union	263	Wilder	33

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HAMILTON COUNTY, OHIO – EAST

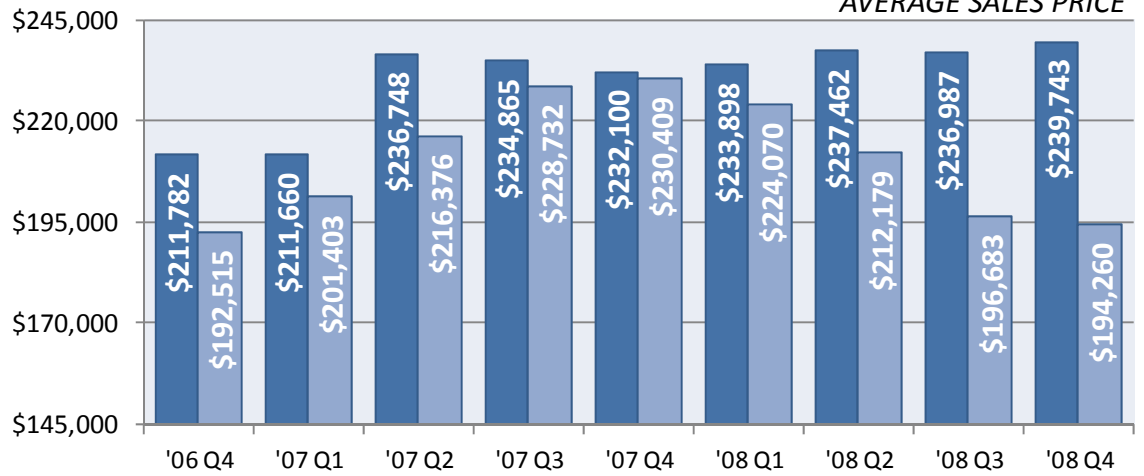
PERCENT CHANGE IN AVERAGE SALES PRICE

SINGLE FAMILY

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 3.29% 13.20%

CONDO

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 -15.69% 0.91%



TOP CITIES/COMMUNITIES - AVERAGE SALES PRICE				TOP CITIES/COMMUNITIES - CLOSED UNITS			
SINGLE FAMILY		CONDO		SINGLE FAMILY		CONDO	
	Average		Average		Units		Units
Indian Hill	\$1,192,627	Mariemont	\$547,986	Anderson Twp.	475	Walnut Hills	174
Mt. Adams	\$608,670	Oakley	\$311,766	Norwood	226	City	115
Terrace Park	\$445,518	Walnut Hills	\$245,737	Hyde Park	189	Hyde Park	63
Montgomery	\$432,838	Mt. Adams	\$244,946	Mt. Washington	145	Anderson Twp.	44
Hyde Park	\$376,735	Columbia/Tusculum	\$243,432	Symmes Twp.	140	Clifton	28

HAMILTON COUNTY, OHIO – WEST

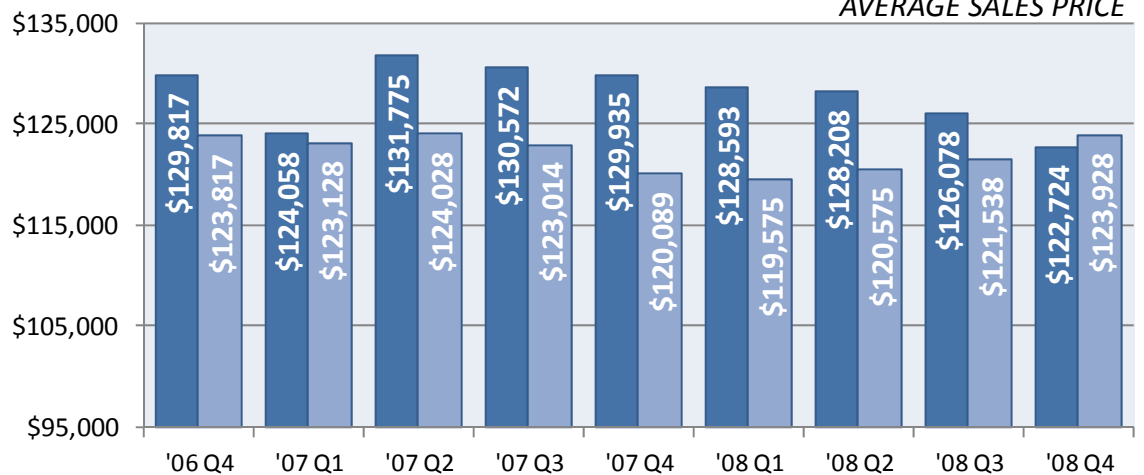
PERCENT CHANGE IN AVERAGE SALES PRICE

SINGLE FAMILY

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 -5.55% -5.46%

CONDO

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 3.20% 0.09%



TOP CITIES/COMMUNITIES - AVERAGE SALES PRICE				TOP CITIES/COMMUNITIES - CLOSED UNITS			
SINGLE FAMILY		CONDO		SINGLE FAMILY		CONDO	
	Average		Average		Units		Units
Wyoming	\$284,288	Wyoming	\$208,651	Colerain Twp.East	334	Bridgetown	63
Glendale	\$274,063	Green Twp.	\$143,450	Delhi Twp.	292	Colerain Twp.West	42
Miami Hts.	\$238,422	Finneytown	\$138,850	Price Hill	282	Green Twp.	37
Crosby Twp.	\$192,890	Miami Hts.	\$136,398	Westwood	271	Colerain Twp.East	37
Colerain Twp.West	\$181,236	Harrison	\$128,446	Bridgetown	262	Price Hill	26

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BUTLER COUNTY, OHIO

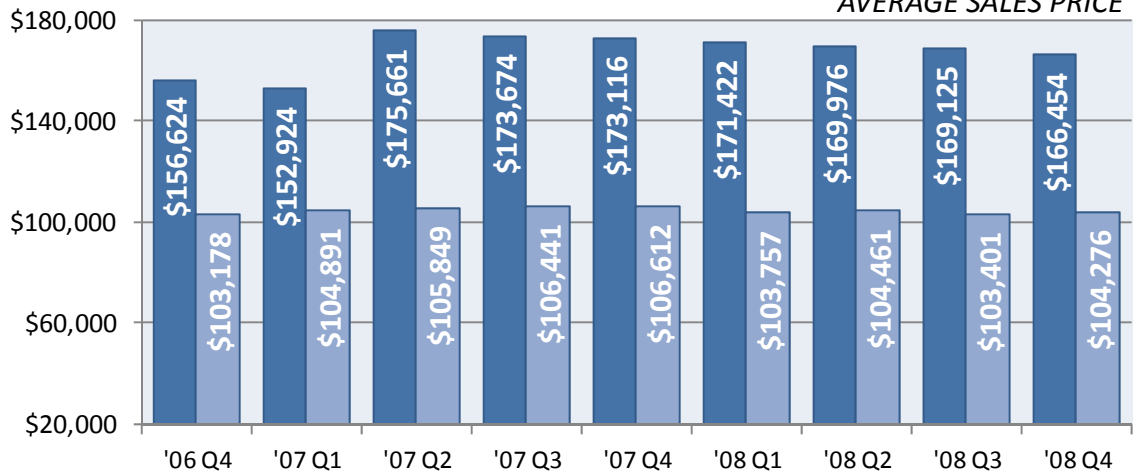
PERCENT CHANGE IN AVERAGE SALES PRICE

SINGLE FAMILY

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 -3.85% 6.28%

CONDO

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 -2.19% 1.06%



TOP CITIES/COMMUNITIES - AVERAGE SALES PRICE				TOP CITIES/COMMUNITIES - CLOSED UNITS			
SINGLE FAMILY		CONDO		SINGLE FAMILY		CONDO	
	Average		Average		Units		Units
Sharonville	\$294,688	Hamilton West	\$150,425	Liberty Twp.	456	West West Chester	93
West West Chester	\$264,867	Monroe	\$145,745	West West Chester	358	Fairfield	93
Liberty Twp.	\$241,931	Oxford	\$114,993	Hamilton West	338	East West Chester	30
Beckett Ridge	\$220,652	Sharonville	\$110,323	Middletown South	305	Hamilton West	20
East West Chester	\$210,743	Fairfield Twp.	\$102,193	Fairfield	276	Fairfield Twp.	19

WARREN COUNTY, OHIO

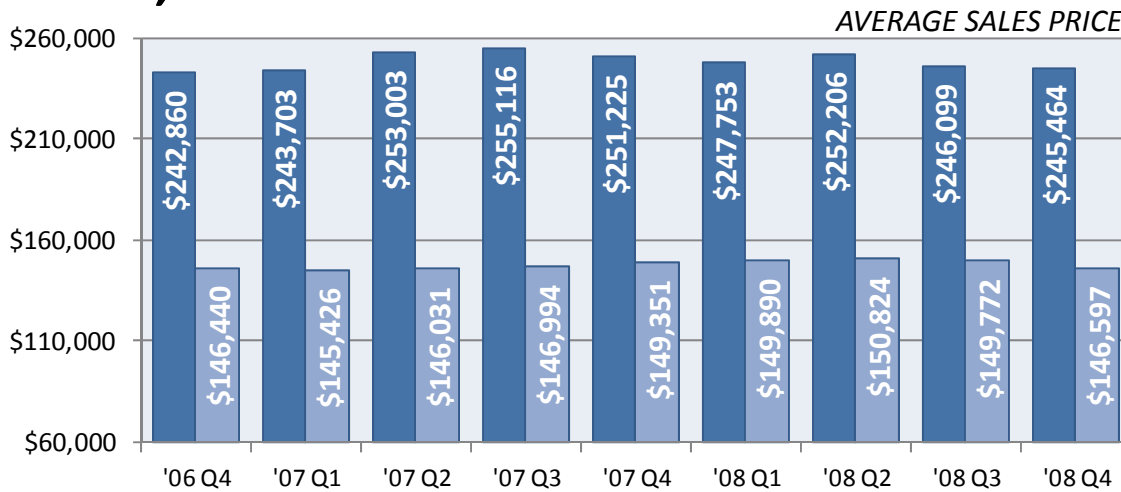
PERCENT CHANGE IN AVERAGE SALES PRICE

SINGLE FAMILY

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 -2.29% 1.07%

CONDO

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 -1.84% 0.11%



TOP CITIES/COMMUNITIES - AVERAGE SALES PRICE				TOP CITIES/COMMUNITIES - CLOSED UNITS			
SINGLE FAMILY		CONDO		SINGLE FAMILY		CONDO	
	Average		Average		Units		Units
Deerfield Twp.	\$372,949	Deerfield Twp.	\$158,371	Hamilton Twp.	344	Mason	135
Loveland	\$346,011	Mason	\$155,523	Mason	318	Deerfield Twp.	67
Clear Creek Twp.	\$314,523	Hamilton Twp.	\$154,145	Deerfield Twp.	272	Landen	32
Mason	\$303,428	Landen	\$126,239	Lebanon	191	Hamilton Twp.	29
Turtle Creek Twp.	\$237,156	Lebanon	\$115,874	Clear Creek Twp.	123	Lebanon	17

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CLERMONT COUNTY, OHIO

AVERAGE SALES PRICE

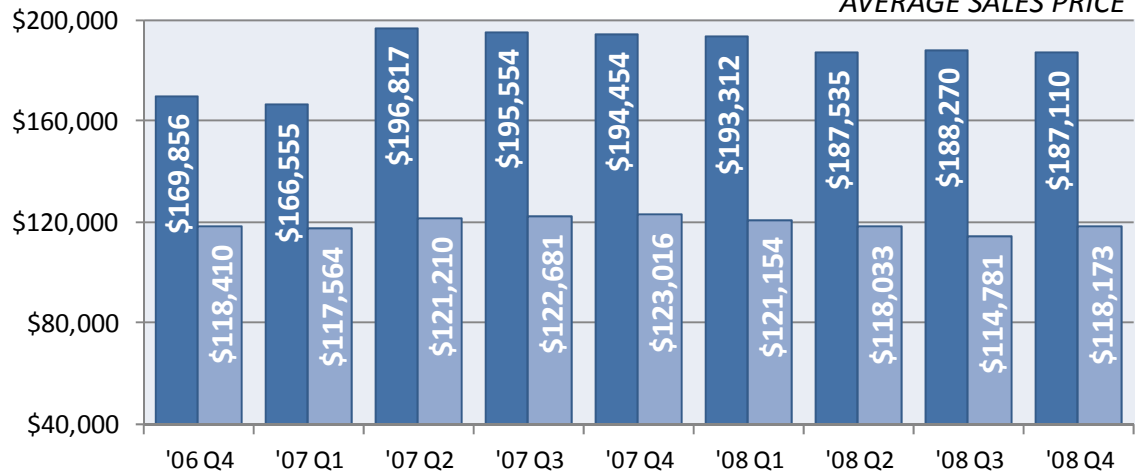
PERCENT CHANGE IN AVERAGE SALES PRICE

SINGLE FAMILY

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 -3.78% 10.16%

CONDO

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 -3.94% -0.20%



TOP CITIES/COMMUNITIES - AVERAGE SALES PRICE				TOP CITIES/COMMUNITIES - CLOSED UNITS			
SINGLE FAMILY		CONDO		SINGLE FAMILY		CONDO	
	Average		Average		Units		Units
Loveland	\$281,939	Milford	\$143,396	Miami Twp.	420	Union Twp.	82
Miami Twp.	\$231,764	Miami Twp.	\$137,353	Union Twp.	367	Miami Twp.	38
Pierce Twp.	\$223,152	Goshen Twp.	\$129,632	Batavia Twp.	195	Batavia Twp.	29
Ohio Twp.	\$186,076	Batavia Twp.	\$123,580	Goshen Twp.	140	Milford	11
Stonelick Twp.	\$168,030	Pierce Twp.	\$119,482	Pierce Twp.	98	Pierce Twp.	11

BOONE COUNTY, KENTUCKY

AVERAGE SALES PRICE

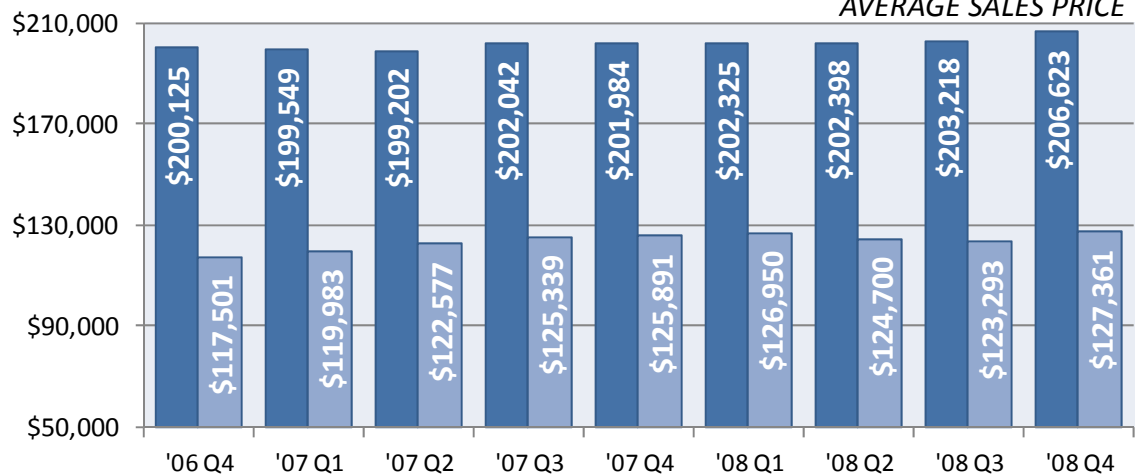
PERCENT CHANGE IN AVERAGE SALES PRICE

SINGLE FAMILY

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 2.30% 3.25%

CONDO

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 1.17% 8.39%



TOP CITIES/COMMUNITIES - AVERAGE SALES PRICE				TOP CITIES/COMMUNITIES - CLOSED UNITS			
SINGLE FAMILY		CONDO		SINGLE FAMILY		CONDO	
	Average		Average		Units		Units
Union	\$277,790	Union	\$185,538	Florence	471	Florence	160
Hebron	\$210,458	Burlington	\$119,586	Burlington	269	Burlington	34
Walton	\$172,381	Florence	\$108,209	Union	263	Union	26
Burlington	\$168,337			Hebron	229		
Florence	\$165,369			Walton	98		

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KENTON COUNTY, KENTUCKY

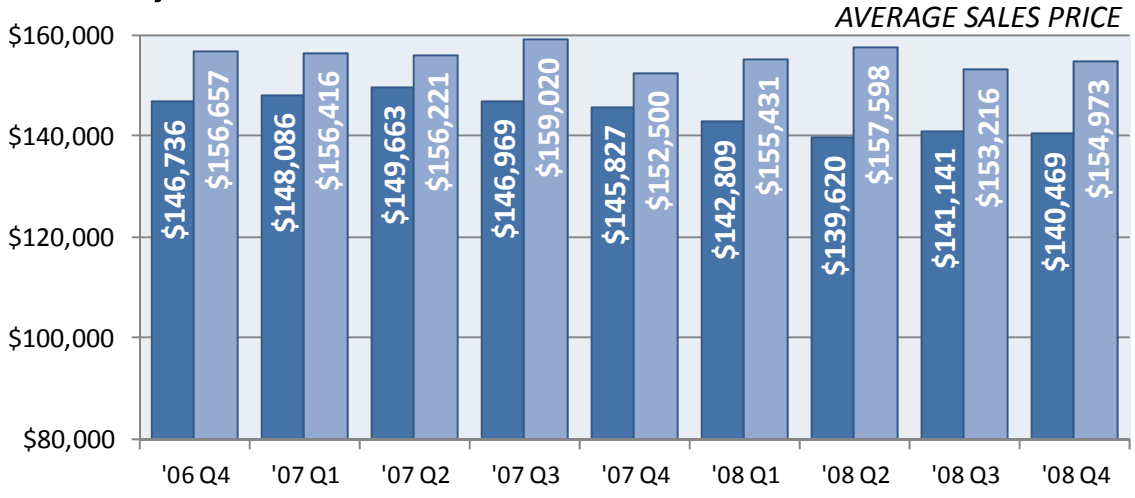
PERCENT CHANGE IN AVERAGE SALES PRICE

SINGLE FAMILY

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 -3.67% -4.27%

CONDO

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 1.62% -1.08%



TOP CITIES/COMMUNITIES - AVERAGE SALES PRICE				TOP CITIES/COMMUNITIES - CLOSED UNITS			
SINGLE FAMILY		CONDO		SINGLE FAMILY		CONDO	
	Average		Average		Units		Units
Crestview Hills	\$304,832	Covington	\$619,178	Independence	482	Covington	110
Fort Mitchell	\$280,723	Ludlow	\$216,857	Covington	269	Erlanger	28
Villa Hills	\$251,343	Fort Wright	\$193,229	Erlanger	217	Villa Hills	22
Lakeside Park	\$241,101	Crestview Hills	\$158,958	Taylor Mill	186	Ludlow	21
Crescent Springs	\$200,819	Villa Hills	\$142,689	Latonia	144	Crestview Hills	20

CAMPBELL COUNTY, KENTUCKY

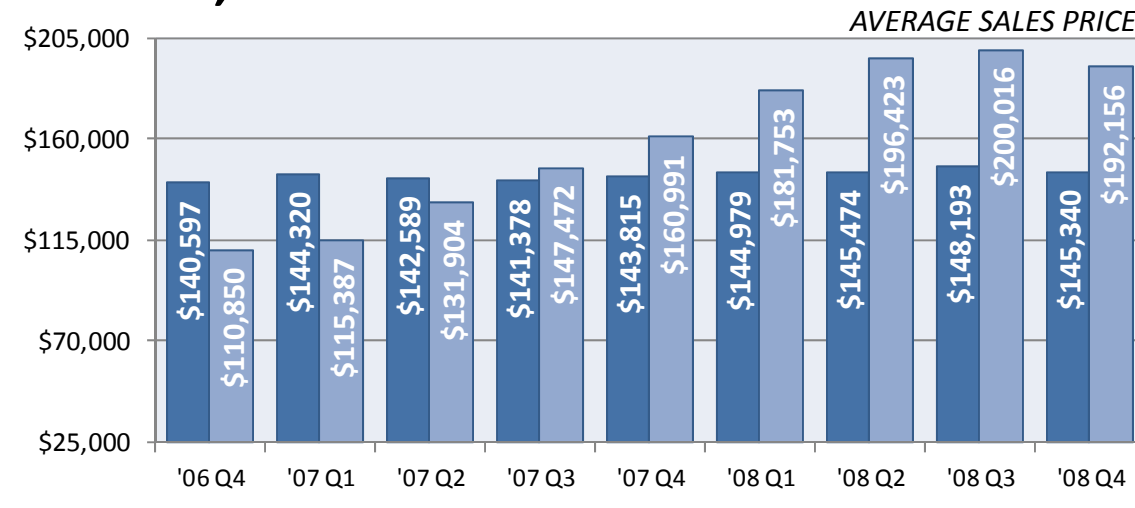
PERCENT CHANGE IN AVERAGE SALES PRICE

SINGLE FAMILY

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 1.06% 3.37%

CONDO

1-Year 2-Year
 '08 Q4-'07 Q4 '08 Q4-'06 Q4
 19.36% 73.35%



TOP CITIES/COMMUNITIES - AVERAGE SALES PRICE				TOP CITIES/COMMUNITIES - CLOSED UNITS			
SINGLE FAMILY		CONDO		SINGLE FAMILY		CONDO	
	Average		Average		Units		Units
California	\$254,820	Bellevue	\$269,071	Newport	172	Cold Spring	54
Cold Spring	\$212,618	Cold Spring	\$143,999	Alexandria	126	Wilder	33
Fort Thomas	\$204,188	Fort Thomas	\$135,285	Fort Thomas	120	Highland Heights	30
Alexandria	\$161,918	Highland Heights	\$101,232	Bellevue	68	Fort Thomas	21
Highland Heights	\$120,121	Wilder	\$90,142	Dayton	59	Southgate	21

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OFFICE LOCATIONS

Southwest Ohio

ANDERSON

7991 Beechmont Avenue
Cincinnati

FAIRFIELD/HAMILTON

555 Wessel Drive, Fairfield

HYDE PARK

4030 Smith Road, Cincinnati

MASON/DEERFIELD

8990 Governor's Way
Mason

MONTGOMERY

9380 Montgomery Road
Cincinnati

UNION CENTRE

6192 Mulhauser Road
West Chester

WESTERN HILLS

6460 Harrison Avenue
Cincinnati

Northern Kentucky

CAMPBELL COUNTY

2808 Alexandria Pike
Highland Heights

FLORENCE

60 Cavalier Blvd.

FT. MITCHELL

334 Beechwood Road

Southeast Indiana

LAWRENCEBURG

407 Ridge Avenue

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