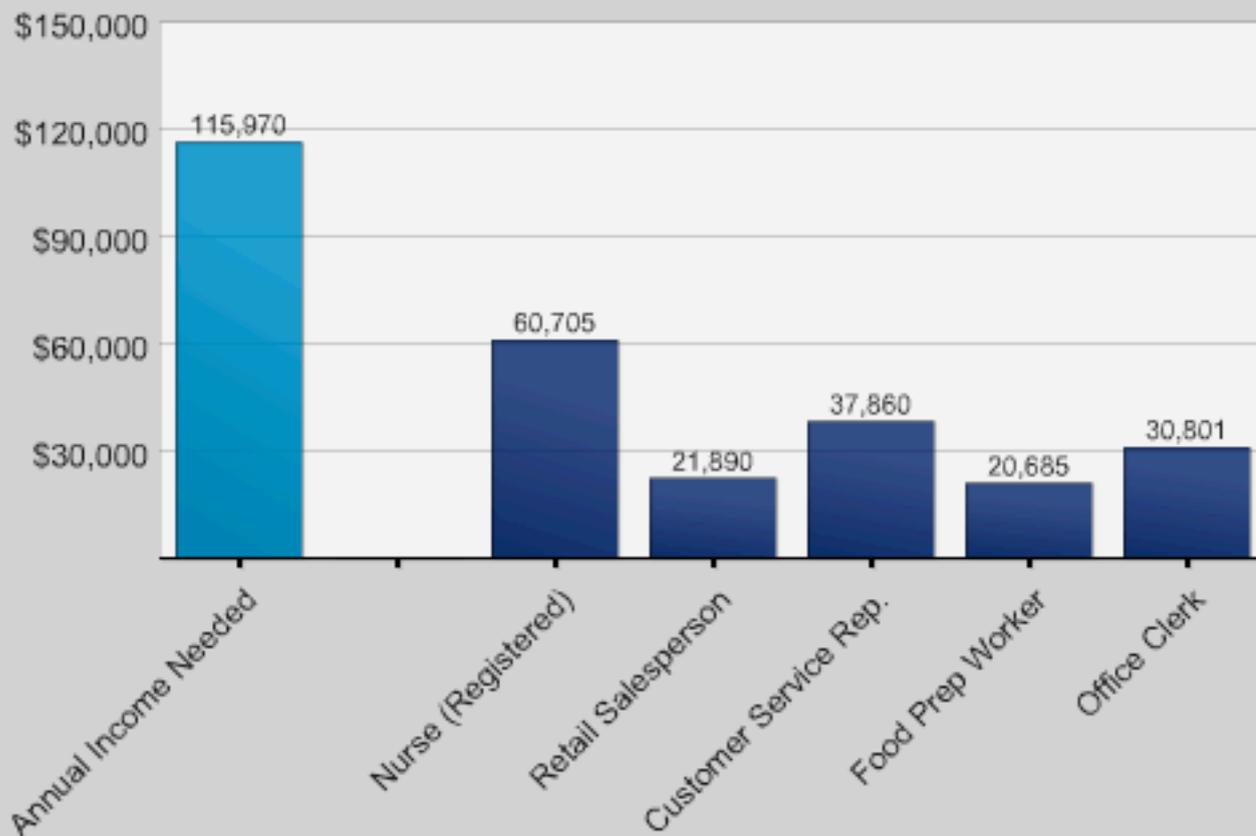


What is Happening in Barnstable, MA

Paycheck to Paycheck - 2007 Third Quarter Findings

Homeownership Market

2007 Median Priced Home: \$355,000



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Data on the median-priced home are from the National Association of Home Builders' Housing Opportunity Index for the third quarter (3Q) of 2007. The annual income needed to qualify for a mortgage was calculated using the average prevailing interest rate, assumes a 10 percent downpayment and the use of private mortgage insurance, and includes principal, interest, taxes and insurance.

Wage data are as of August, 2007 and were obtained from a proprietary database of salary information by geographic location maintained by Salary.com.